

## George Pinckney joins CWT!

CWT is very excited to welcome George Pinckney as the new Director of Business Development (Alberta & Saskatchewan).

George brings more than 12 years of financial services industry experience, the last eight dealing exclusively with direct sales and marketing to high net-worth clients.

With his extensive background and focus on superior service, George fits perfectly with CWT's "Service you can trust.®" culture and is committed to providing clients with thoughtful service, creative solutions and a forward-thinking approach to doing business!

## CWT Sales Directors

### B.C. Region

**Jacqueline Poissant**  
600 - 750 Cambie St  
Vancouver, BC, V6B 0A2  
Phone: 604.699.4855  
[jacqueline.poissant@cwt.ca](mailto:jacqueline.poissant@cwt.ca)

### Alberta &

*Saskatchewan Region*  
**George Pinckney**  
2300 - 10303 Jasper Ave  
Edmonton, AB, T5J 3X6  
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[george.pinckney@cwt.ca](mailto:george.pinckney@cwt.ca)

### Manitoba &

*Ontario Region (East)*  
**Darcy Steep**  
2950 - 130 King St W  
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### Ontario Region (West)

**Erik Begg**  
2950 - 130 King St W  
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### National Sales Manager

**Patricia Lein**  
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## Administrative Corner

CWT is very pleased to introduce the *Quick Guide*--a compact and convenient processing guide that quickly answers all your commonly asked CWT questions in areas such as:

- Account Application
- Account Transfer
- Account Maintenance
- RRIF Accounts
- Contributions/Deposits
- GICs
- Mutual Funds
- Securities
- Mortgages

The Quick Guide is available on [CWeb](#) or [www.cwt.ca](http://www.cwt.ca) and is perfect for administrative assistants or back-office staff.

## When times get tough, the tough "think outside the box."

At Canadian Western Trust ("CWT"), we offer a wide range of creative solutions to help independent financial advisors engage their clients and capitalize on unique opportunities!

Whether it is collaborating with other leading service providers, offering free account administration in 2009 for TFSA's, supporting growth in a changing environment or opening the doors to new business ideas, CWT is committed to providing advisors with superior service.

## IPPs Can Be a "Bundle" of Joy...With the Right Help!

For Individual Pension Plans (IPPs), CWT has partnered up with actuarial consulting firm, IPP INC., to offer the enhanced **Bundled IPP** product.

Click [here](#) to discover the IPP advantage and learn how the **Bundled IPP** can help your high net worth clients!

## It's Not Too Late to Get the TFSA for FREE in 2009!

At CWT, we recognize the potential of the **Tax Free Savings Account (TFSA)** and that's why we've offered FREE account administration in 2009!

With this promotion, clients do not see a charge on their account until 2011\* and advisors have a great opportunity to start early and compound money in the TFSA.

Click [here](#) to find out how CWT's **TFSA** gives you even more options.

*\*CWT annual administration fees are charged in arrears, and therefore, the 2010 account administration fee will be charged in 2011.*

## The Rising Popularity of Fee for Service

With today's clients demanding better service and increased disclosure, a growing number of independent financial advisors are turning to the **Fee for Service** platform.

The Fee for Service model is an attractive alternative to the traditional commission-based model and truly offers advisors the opportunity to transform a sales-based job into a relationship-based business.

**Fee for Service** platform's versatility is quickly winning over advisors as it helps them adapt to the often-changing demands of the financial services industry.

Click [here](#) to learn more.

## Expand your reach with "Arm's Length"

One of the many ways a CWT Self-Directed Account is so unique is its ability to consolidate multiple types of assets--all in one account!

In addition to cash, GICs, Securities and Mutual Funds, clients are also able to hold **Arm's Length** and **Non-Arm's Length Mortgages** in a CWT account, where they lend money to another individual, family member, relative or even themselves to purchase a property.

Click [here](#) to learn more about the CWT **Arm's Length** and **Non-Arm's Length Mortgage** and how you can increase your chances of winning a \$1,000 CWB GIC!

THANK YOU for dealing with CWT, we appreciate being your "trust company of choice." We hope this newsletter offers value to your business and we appreciate any feedback.