

FAMOUS QUOTES

"A bank is a place where they lend you an umbrella on a sunny day and ask for it back when it begins to rain."

Robert Frost

"If past history was all there was to the game, the richest people would be librarians."

Warren Buffet

"In this world, nothing is certain but death and taxes."

Benjamin Franklin

"Risk is good. Not properly managing your risk is a dangerous leap."

Evil Kneivel

Thriving In The New Economy

To meet the investment challenges associated with a volatile global economy requires a robust portfolio optimization and asset allocation model. We help take these complex concepts and make them accessible to individual investors while factoring taxable and tax deferred investments into the mix.

CUSTOM, TAILOR-MADE SOLUTIONS

We work with each client to determine an appropriate disciplined strategy based on individual goals, preferences, and circumstances. We have the ability to structure and execute complex transactions and/or enhance the tax effectiveness of a particular investment.

You deserve a customized solution for managing your wealth that is specific to your needs and not a generic template.

RISK MANAGEMENT

During a bull market when seemingly every investment is going up in value, risk is often overlooked. But when risk "shows up" during a market downturn, the results can be truly devastating. More often than not, financial advisors in the industry push exactly the wrong fund at the wrong time - Internet-oriented funds at the height of the tech bubble, commodity funds at the height of the commodity bubble etc. Many investors have recently discovered, to their dismay, that their portfolios were far more aggressively invested than they realized.

ABOUT US

Frontwater Capital brings a sophisticated, customized approach to wealth management. We service affluent and high net worth clients with a particular focus on successful small and medium sized companies, professionals, executives, and entrepreneurs.

Because we are independent, we are free from conflicts of interest.

Frontwater Capital is licensed as Exempt Market Dealer, Portfolio Manager, and Commodity Trading Adviser by both the Ontario and Alberta Securities Commission.

ASSET ALLOCATION

For most investors, implementing a prudent asset allocation strategy and investing with a long term horizon are a more likely means of investment success. At Frontwater Capital, we seek to maximize the total return of a balanced portfolio, putting emphasis on the asset mix and how asset classes perform against each other. We work with each client to determine an appropriate disciplined strategy based on individual goals, preferences, and circumstances.



FRONTWATER CAPITAL

Get The Most From Our Investment Approach

Keeping up with the financial markets takes time and know-how. We understand that investors do not have the time to follow developments in the financial markets. At Frontwater Capital, we are driven by the desire to constantly find new investment opportunities and innovative ways to generate returns for our clients while staying disciplined.

DIGGING DEEPER

At a time when recent market events have highlighted the significant risks that investors are exposed to, the need for independent, effective research has never been greater. We will not chase the latest fads nor are we conflicted by having to sell bank products that may not necessarily be in the best interest of the client. We work on behalf of our clients. We base investment decisions on sound financial analysis, reliable fundamental data, and quantitative stock selection techniques.

COMMITMENT TO OUR CLIENTS

Our commitment to our clients is both professional and personal. We are committed to providing our clients with objective financial advice and investment management. Our advice is motivated by one concern alone – acting in the best interest for our clients.

SERVICES

- » Managing Investments
- » Assessing your Risk and Investment Profile
- » Designing your Asset Allocation
- » Customizing a Financial Strategy
- » Retirement and Tax Planning Considerations
- » Structuring of Family Wealth
- » Estate Planning
- » Business Continuation Planning
- » Protecting US\$ Investments against Currency Risks
- » Hedging against Extreme Events

PRODUCTS

- » Equities
- » Bonds
- » Income Trusts
- » Initial Public Offerings (IPOs), new issues
- » Derivatives (Calls, Puts, Futures)
- » Commodities
- » FX Trading
- » Insurance
- » Alternative Assets
 - Structured Products
 - Closed End Funds

ACCOUNT TYPES

- » Cdn\$ and US\$ cash and margin accounts
- » RRSPs, RESPs, RRIFFs
- » Tax Free Savings Accounts (TFSA's)
- » Individual Pension Plans (IPPs)
- » Locked-In Retirement Plans (LIRAs)
- » Corporate Accounts
 - Small and Medium Sized Businesses
 - Holding Companies
 - Trusts
 - Endowments

FAMOUS QUOTES

"It's not whether you're right or wrong that's important, but how much money you make when you're right and how much you lose when you're wrong."

George Soros

"The time of maximum pessimism is the best time to buy and the time of maximum optimism is the best time to sell."

John Templeton

"A nickel ain't worth a dime anymore."

Yogi Berra

"Markets can remain irrational longer than you can remain solvent."

John Maynard Keynes



Frontwater Capital