

30 AND THRIVING

Holmlund
Financial

We're 30 Years Old!

Holmlund Financial has been serving Fort Frances and the Rainy River District for 30 years. What started 3 decades ago with one person has grown over the years to a team of five whose goal is to provide a superior level of service and solutions to meet the financial planning needs of our clients.

We are the only truly independent financial services business in the area. Our independence means unbiased advice for our clients because we are not obligated to any one company. This allows us to choose the best products and services available from over 100 financial institutions across Canada to assist you with all of your financial needs. While we are fully independent, we are backed by the strength and security of the Manulife name that is familiar to many. Manulife has provided services in the financial industry for over 120 years.

Our clients have grown with us. Over the years they have referred friends and family members. We have generations of families where Mom and Dad bought their first RRSP and later encouraged their children to do the same. Those children, now adults, have moved us to the next generation by opening RESP's to help finance their children's education. We help young students open savings plans to help with the costs of living away from home. We have solutions for every stage of life and we want to be a part of your plan.

We owe the success of our business to our clients, our most important asset. We invite you to join us in celebrating our 30th anniversary. Stop by and enter your ballot. Draws to be held Monday, November 1, 2010.

Congratulations from George

On behalf of Manulife Securities, I am very pleased to extend my congratulations to you and your team on your 30th anniversary in the financial services industry. On this auspicious occasion, I would like to thank you for your partnership and dedication to service excellence through your years of service with our organization and more importantly, with your clients.

We recognize that the growth and success of our wealth management businesses is largely dependent on having driven, determined and committed advisors who act as champions for each client, providing strong leadership and a sense of direction. I speak for our entire organization when I say that the admiration for your accomplishments is felt by us all and we proudly acknowledge your tireless efforts.

I wish you continued success for the next thirty years and beyond. Congratulations on this significant achievement.

Sincerely,



George Garner
Vice President, Business Development and Marketing
Manulife Securities



Holmlund Financial Team

Back to front:
Susan Bodnarchuk
Certified Financial Planner
Bob Gustafson
Financial Advisor
Lori Shoemaker
Wendy Calder
Jean Dick
Financial Advisor

“Our goal is to enrich the lives of our clients by providing them with quality financial and insurance services and solutions and by guiding and assisting them in building their financial independence.”

Check out our brand new website!

Live November 15, 2010

- Market Reports
- Financial News
- Mutual Fund Info
- Calculators
- Client Account Access
- And More

www.holmlundfinancial.ca

Financial Planning Tips

- Set goals and write them down
- Identify financial issues
- Find an Advisor you are comfortable with
- Ask questions
- Implement a plan
- Pay yourself first
- Start saving now - with any amount
- Use dollar cost averaging
- Always be diversified
- Don't let emotions get in the way
- Review your goals periodically
- Keep an up to date will

Top GIC Rates

Our across Canada interest rate shopping gives you the top GIC rates available in the area.

Call today and get the most for your money.

Dare To Compare!

Anniversary Draws

Stop in to our office to register for our Anniversary Draws to be held Monday, November 1, 2010

Grand prize - 40" LCD TV
(Plus numerous prizes from our sponsoring companies)

Thank you to our prize sponsors:

AGF Funds, CI Investments, Dynamic Funds, Empire Life, Fidelity Investments, Franklin Templeton, Invesco Trimark, MacKenzie Financial, Manulife Financial, Manulife Mutual Funds, Manulife Securities, TD Mutual Funds, Wawanesa Life.

Solutions For Every Stage Of Your Life

- GIC's
- Segregated Funds
- Mortgage Insurance
- Daily Interest Savings
- Annuities
- Critical Illness Insurance
- RRSP's
- Life Insurance
- Guaranteed Minimum Withdrawal Plans
- TFSA's
- Disability Insurance
- Long Term Care Insurance
- RDSP's
- Mortgages
- Mutual Funds*
- Banking
- RRIF's

Solutions For Small Business

- Group Benefit Plans
- Group RRSP's
- Key Person Insurance
- Group Retirement Plans
- Disability Buyout funding
- Banking
- Buy Sell funding
- Business Income Protection
- Employee Benefits
- Pension Plans
- Investing

“People don't plan to fail, they fail to plan. If you are happy with our service tell your friends. We accept referrals.”

Holmlund
Financial

"Business Built on Service"

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Fort Frances, ON

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www.holmlundfinancial.ca

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 **Manulife Securities**

For your future™

STRONG RELIABLE TRUSTWORTHY FORWARD-THINKING