

CLIENT TYPE

TARGET CLIENTELE	SITUATION	NEEDS	ADVANTAGES
Young professionals aged 25 to 35	<ul style="list-style-type: none"> • Starting out their careers • Salary on the rise • First-time homebuyers 	<ul style="list-style-type: none"> • Small payments • Flexible repayment terms in line with their budget 	<ul style="list-style-type: none"> • Minimum payment • Principal repayable at client's discretion
Young couples aged 30 to 40	<ul style="list-style-type: none"> • First-time homebuyers • Life stages: <ul style="list-style-type: none"> - Marriage - Maternity leave - Children - New job 	<ul style="list-style-type: none"> • Small payments • Flexible repayment terms in line with their budget • Cushion for unforeseen expenses 	<ul style="list-style-type: none"> • Minimum payment • Principal repayable at client's discretion • Funds can be borrowed again to cover unforeseen expenses
Self-employed or commission-based clients	<ul style="list-style-type: none"> • Unstable income • Sporadic cash inflows 	<ul style="list-style-type: none"> • Flexible repayment of principal • Tax strategies • Cash to invest in business 	<ul style="list-style-type: none"> • Principal repayable at client's pace and no maximum (open loan) • Access to amounts repaid • Multi-account (cash damming)
Couples aged 40 to 60	<ul style="list-style-type: none"> • Substantial equity in their home • Various projects: <ul style="list-style-type: none"> - Cottage - Boat - Renovations - Children's education - Investments - Buying more spacious house 	<ul style="list-style-type: none"> • Access to substantial financing • Option of repaying quickly • Minimal fees and interest 	<ul style="list-style-type: none"> • Can borrow against their home equity • Sub-accounts • Fixed limit • Open loan
Retired clients (with home equity)	<ul style="list-style-type: none"> • Mortgage-free • Limited RRSPs • Home maintenance • Travel/leisure 	<ul style="list-style-type: none"> • Additional income to maintain their lifestyle • Helping their children and grandchildren 	<ul style="list-style-type: none"> • Availability of funds • Minimum payment • No principal payments

Integrated thinking.
Simplified approach.
Infinite possibilities.