

My Philosophy

My objective is to provide financial services mainly through the use of the Canadian Life Insurance and Mutual Fund Industries. These industries offer innovative products and ideas that can be of tremendous value to individuals, families, businesses and entrepreneurs. I am proud to be associated with the financial services industry as I have seen first hand the value that it can bring to people.

It is my desire to: search for advantage and opportunity for my client's financial situations; offer practical, manageable solutions to financial challenges and problems; and help my clients protect what they cannot afford to lose.

Ultimately, I want to add value to, and have significant impact on the lives of others.

Sincerely,

Jim Critchley, Senior Advisor
Principal Capital Management

Product List and Services

- Term Life Insurance
- Universal Life Insurance
- Mortgage/Universal Loan Insurance
- Disability Insurance
- Critical Illness Insurance
- Long Term Care Insurance
- Travel insurance
- Business Buy Out / Key Man Insurance
- Segregated Funds
- Annuities
- Group Association Benefits
- Group Employee Benefits/"Follow Me" Benefits for Retirees
- Mutual Fund / Portfolio Investments
- GIC's , GIAs
- Term Deposits
- RRSPs, RRIFs
- LIRAs, LIFs, GMWB accounts
- RESPs, RDSPs
- Personal / Corporate Tax Deferral
- Referrals to Legal professionals
- (Wills, Powers of Attorney, Personal Directives, Trusts)
- Referrals to Accounting professionals
- Tax-Free Savings Accounts



PRINCIPAL
CAPITAL MANAGEMENT



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**PORTFOLIO
Strategies**

The Principal Capital Management Process

“...Professionals, dedicated to education, and enriching the lives of the people we serve.”

There are five focus areas of my practice:

- Cash Flow
- Debt Reduction / Elimination
- Proper Protection (Insurance)
- Retirement
- Leaving a Legacy

How Do I Conduct Business?

My practice is client-centered and strategy-based. I look for advantages and opportunities when making recommendations to my clients. I am dedicated to educating my clients about money and finance.

When we meet for the first time, I will provide an overview of the many services I offer. You will have the opportunity to evaluate my knowledge and the benefit I bring to you. There is no cost for this meeting.

Should we mutually decide we are a good fit, we will meet several more times (also at no cost). We will determine your objectives, collect data, present solutions and develop action plans.

My focus during this process is to listen to your financial questions and goals, and make recommendations and seek solutions. I take the time to ensure that you have a solid understanding of the details of the financial products and investments that you are considering.

In my practice, every client is unique. I will make recommendations according to your needs and comfort level. Once we agree upon a strategy for you, I ask that you purchase your financial products through my firm. I will be paid a commission by the various product suppliers. I may also ask that you refer me to others you may know to help grow my business.

What Products Do I offer?

Through Principal Capital Management, I am an independent broker of financial services. This means that I can offer advice and make recommendations or referrals to nearly every financial service available in the marketplace. Principal Capital Management has direct, professional relationships with life insurance and living benefits companies such as Canada Life, Foresters/Unity Life, Equitable Life, Manulife Financial, RBC Insurance, Sun Life, Transamerica Life, Assumption Life and Industrial Alliance Pacific.

“I was 59 years of age when I met Jim. At this time, my house mortgage would have been paid off when I turned 70 but with Jim’s advice and knowledge of investing, I’m now looking at being 65 with owning my home. Jim has given me an idea as to an approximate monthly income when I do retire which has lifted a big worry. Jim is very prompt with answering any questions that I might have and I totally trust him... to which I say, Thank You.—Judy, client

I also offer Mutual Fund investment selections through Portfolio Strategies Corporation. I have access to the products and services of Franklin Templeton, RBC Investments, TD Mutual Funds, Dynamic Mutual Funds and Matco Funds, to name a few.

Who Am I?

- Jim Critchley - born in 1955, in St. Catharines, ON
- Married to Elizabeth (1980)
- Adult children are Kaitlyn and Gregory
- Bachelor of Environmental Studies Degree (1979) Univ. of Waterloo
- Bachelor of Education Degree (1981) Brock University
- Master of Education Degree (1988) Brock University
- 25 year career as a teacher and school administrator (1981-2006)
- Began my career in Financial Services in October 2003
- Licensed as a Life Insurance agent in Alberta and Ontario
- Licensed as a Mutual Fund Representative in Ontario, Saskatchewan and Alberta
- Licensed Advisor since May 2004

“...helping my clients make and save money, reach their financial goals and dreams, and protect what they cannot afford to lose.”