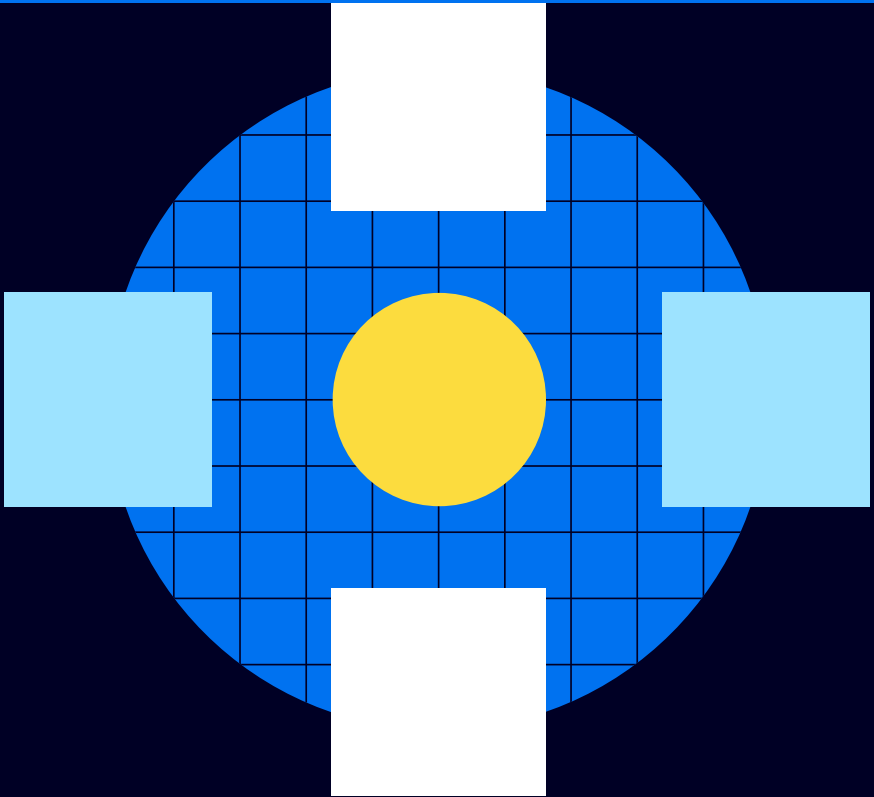




SPECIALIZED FINANCING AND WEALTH EXPERTISE FOR VETERINARIANS





**YOU TAKE
CARE OF YOUR
PATIENTS.**

**WE'LL TAKE
CARE OF YOUR
FINANCES.**

AS A HEALTHCARE PROFESSIONAL, YOU CAN TRUST ATB WEALTH TO SUPPORT YOU WITH A DEEP UNDERSTANDING OF YOUR CAREER PATH.

From your beginnings as a student to practicing years as a veterinarian and eventual retirement, we provide custom wealth management solutions.

We take the time to understand your unique financial goals to design personalized, tax-effective plans that ensure sustained wealth.

See what's possible with specialized financing, retirement, savings, tax and estate planning. Define your legacy with expert wealth transfer planning to fund causes you care about and invest in future generations.

- Investment advisory
- Custom financing solutions
- Private banking
- Group wealth services
- Tax planning
- Succession planning
- Estate planning
- Trust planning
- Wealth planning and advisory

PREFERRED FINANCING FOR VETERINARIANS.

Credit is an important part of your financial journey. From your investment in your education to your practicing years, the right financing can make all the difference. ATB Wealth is proud to offer class-leading financing options for veterinarians.

Whether you're looking to finance a new clinic or make a major purchase like specialized equipment for your practice - we're here to help take care of your financing, so you can take care of your patients.

Loan amount	100% financing available as a term loan
Amortization	12 years (maximum)
Pricing	Prime -0.25%
Interest-only period	Available for new start-ups First 24 months

PUTTING FUNDING INTO PRACTICE.

Who can apply?

Veterinarians starting their own practice, acquiring or renovating an existing one.

What we need under your name:

- Up-to-date personal financial statements.
- The previous two years of your T1 General Personal Tax return.
- The previous two years of your personal Notice of Assessment.

Required information under your professional corporation/ operating company:

- Two years of financial statements for your corporation or operating company.
- A practice appraisal for clinic purchase.
- A copy of the lease agreement.
- Two years of projections and a business plan for a start-up clinic.



**JUST LIKE
YOU—WE SEE
POSSIBILITIES,
AND OFFER
EXPERT
GUIDANCE.**

IT'S WHY YOUR PATIENTS TRUST YOU. THEY BELIEVE IN YOUR EXPERIENCE, EXPERTISE, AND FORESIGHT TO SEE THEM THROUGH.

We work hard to ensure clients feel confident their livelihoods and legacies are secure and achieving their goals is possible.

We earn trust by offering proactive guidance as priorities change or the market fluctuates. We coach through the lows as readily as we celebrate the highs; and put client success before our own, always.

We bring proven, stable investment strategies, proactive advice, and deeply personalized service delivered by advisors who are on the ground in the places our clients call home.

ATB WEALTH SUPPORTS YOUR FINANCIAL WELLBEING WITH A TEAM OF WEALTH EXPERTS.

Connect with an expert who takes the time to understand your unique financial goals to design personalized, tax-effective plans that ensure your sustained wealth.



ATB Wealth consists of a range of financial services provided by ATB Financial and certain of its subsidiaries. ATB Investment Management Inc. and ATB Securities Inc., are individually licensed users of the registered trade name ATB Wealth. ATB Securities Inc. is a member of the Canadian Investor Protection Fund and Canadian Investment Regulatory Organization.