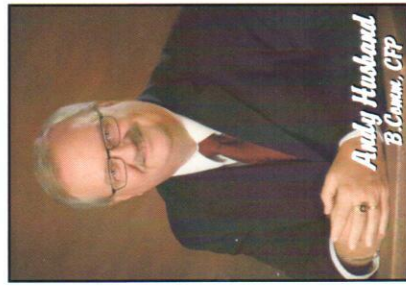


Andy Husband's many years in the financial service industry has spanned many economic ups and downs. Graduating from the University of Alberta in 1976 with a Bachelor of Business Administration and Commerce degree, he was then associated with two major financial institutions before forming A.M.H. Financial Services, an independent firm in 1991.

Andy has gained his professional designation as a Chartered Financial Planner. He is a member of the Edmonton Chamber of Commerce as well as a member of the Independent Financial Brokers of Canada.



Andy has an active family life and has been involved in supporting the community for many years through a major charitable organization.

As an independent broker for over 30 years, Andy has over 15 companies at his disposal to create the right financial plan for you. He has contributed articles on financial planning to various publications and held numerous seminars on the topic.

Wealth is created over time, and in recognizing this, our approach is one of long term commitment to our clients. Our objective is to guide them through all economic conditions and assist them in achieving their financial goals by seeking out and presenting the very best investment opportunities, estate and tax planning alternatives available today.

The Meaning Behind Asset Price Moves

Comparing Insurance Policies

Investment Considerations in a Bear Market

One of our main objectives is to find the products that fit the needs of our client. However we tend to use only the larger AA and AAA rated financial institutions for the safety and security of our client's money.

Our Objectives

- To provide independent integrated financial planning services to the individual, professional and business owner.
- To provide the necessary products that enable the client to achieve their goals and objectives
- To keep clients informed of the various tax-sheltering, retirement planning and investment options available in today's constantly changing financial environment
- To address the client's financial concerns in the three critical areas of minimizing taxes, increasing cash flow, and increasing net worth

The Four Cornerstones of Financial Planning

- Complete your will
- Reduce your taxes
- Invest for your future
- Carry proper and adequate life insurance

...you can contribute to your spouse's RRSP as an effective way to split income if you expect a large pension disparity to occur more great tips!

Contact A.M.H.

Financial Services

"Andy has worked with us to develop a sound financial future. We would highly recommend Andy Husband as a financial planner."

- R.Z., Leduc

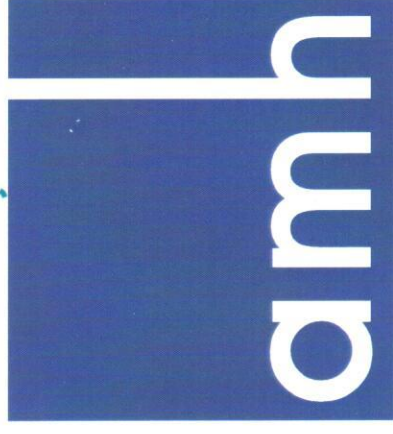
"Andy Husband has helped me with my life insurance and RRSP affairs for over 20 years. His expertise and advice has benefitted me greatly and I will continue to use his services."

- Duane G. Schultz, Edmonton

"I have been extremely pleased with the way Andy has represented my interests. He is capable and knowledgeable...Andy doesn't try to pressure me into making decisions about which I am somewhat unsure."

- Marion Allen, Ph.D, Edmonton

A.M.H. FINANCIAL SERVICES



Planning your financial future...



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*Financial Advisor
Since 1976*

A.M.H. Financial Services has many years of experience which makes us well equipped to assess and come up with the right products and services for you!

You're Talking to an Expert

A.M.H. Financial Services offers valuable, objective advice. Financial planning may be easy for some people, but not for others. That's why it's important to work with someone who is knowledgeable about the latest in investments, taxes, and insurance, and how they can work for you.

Andy will tell you that the secret to successful planning is setting financial goals and objectives, and then developing, following and updating a plan to make those goals a reality. For example, retirement planning may include a diversified portfolio of insurance and investments as one of the most effective strategies for long-term growth.

We add value to your financial planning by:

- Providing insight and guidance on the wide variety of products and services available.
- Drawing on past experiences to guide you through the planning process.
- Evaluating your personal needs.
- Helping you design and periodically review a plan that's right for you.
- Being objective.

Personal Services & Products

- Life Insurance (term and cash value)
- Universal Life
- RRSP
- RIF
- Mortgage Protection
- Charitable Gifting
- Retirement Planning
- Tax Sheltered Investments
- Juvenile Insurance
- Insured Annuities (Life and Term)
- Education Savings
- Income Tax Planning
- Guaranteed Investments
- Disability Insurance
- Retirement Income
- Pension Maximization
- Critical Illness Insurance
- Long Term Care Insurance
- Travel Insurance
- Tax Free Savings Accounts

Group Services & Products

- Life and Health Insurance Plans
- Group RRSP
- Pension Plans
- Disability Income
- Seminars

Business Services & Products

- Partnership Insurance (Buy-Sell Funding)
- Key Employee Insurance
- Deferred Compensation (Retirement Compensation Plans)
- Business Succession Plans

Our Creed

We believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.

Our Commitment

We are committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.

Our Approach

1. Determine current financial situation.
2. Establish short and long-term priorities and objectives.
3. Build a balanced, flexible, and individually tailored financial program.

What you can expect from us

- A realistic financial plan.
- Regular reviews and follow-ups.
- Personal, professional, up-to-date advice.
- A continuing commitment to your financial strength and independence.



*The people who
get ahead
are the people
that plan ahead!*