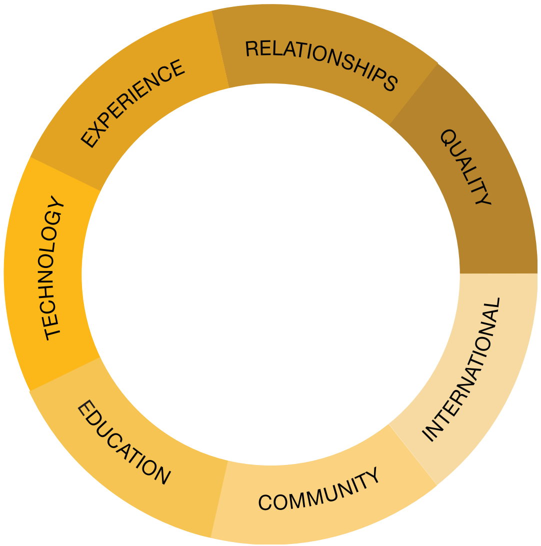
Navigating the Maze of Accounting Firms

What do your clients need in a public accounting firm?

It's more than just someone completing an audit or reviewing financial statements.

At Crowe Soberman, our professionals stand by our clients through complex decisions. We identify when it's time to change processes and advise owners during the transition. Always offering expert advice, we are more than just accountants but are business consultants and partners in success. We assist our clients every step of the way as their companies adapt and compete in today's market.

Our service model is based on quality work, highly personalized client service, and a hands-on approach to addressing the unique needs in each industry.



“I highly recommend the services of Crowe Soberman. Whether it be audit, tax, estate, financial advice or just a steady hand, they are there for you.”

Michael S. Levy, Casaral Inc.

About Crowe Soberman LLP

Additional Service Areas

- Audit & Advisory
- Benefit and Pension Plan Audits
- Business Valuation
- Claims Valuation
- Corporate Recovery & Insolvency
- Due Diligence, Fraud & Forensic Accounting
- Dispute & Litigation Support
- Human Resources Consulting
- Indirect Tax
- International Tax
- International Transaction and Consulting Group
- Mergers & Acquisitions
- Personal Debt Solutions
- Sports, Entertainment & Media
- Succession Planning for Family Business
- Tax

Clients

Crowe Soberman has built its reputation working with mid-sized businesses and high-net-worth individuals. Our size allows us to focus on building close relationships with our clients and their advisors. As we learn about the client’s aspirations and objectives, we work with them to maximize their growth potential to achieve their financial goals.

We work with many private and family-owned businesses, professional service firms, not-for-profit organizations and individuals. We also work with larger, multinational companies, both public and private.

It would be our sincere pleasure to work with you, and your clients.

Our approach to working with you

Our goal is to work with clients as part of their strategic advisory team. Partners are the prime business advisors who work closely with individuals, owners or managers to understand the business objectives. Our business model allows partners and senior professionals to have a very hands-on approach.

We also provide value by taking a holistic approach to client service. Many business owners view their businesses as extensions of themselves; that’s why we strive to understand and consider what is important to the business owner, his/her family and the company.

Here are seven reasons why you should consider recommending Crowe Soberman:

Tax

Crowe Soberman's Tax Group handles issues ranging from domestic and international compliance, to complex tax planning. For us, compliance is only the starting point. Our proactive tax service ensures that our clients – whether they are companies, partnerships, trusts or individuals – maximize the tax opportunities available to them.

Our tax services include:

Domestic Tax

- Personal wealth enhancement (tax planning related to individuals and their compensation, estate planning, estate administration, wealth preservation, will reviews, succession planning, post-mortem planning);
- Trust & estate tax minimization (effectively using trusts to split income and to protect wealth, domestic and offshore planning and compliance, estate administration);
- Structuring with life insurance (effectively incorporating life insurance to mitigate and fund taxes, use of annuities and RCA's); and
- Commodity taxes (compliance and planning for GST, HST, and retail sales taxes).

International Tax

- Inbound and outbound acquisitions; and
- Tax planning for international tax operations (optimization of world-wide tax for businesses and individuals in the global economy including transfer pricing services, and tax planning for immigrants and emigrants).

1 **AN EXPERIENCED TEAM YOU CAN WORK WITH**
We assign a client service team that has the skill and knowledge required, professional competence and mature business judgment. This will ensure both efficiency and quality in the service delivered. Your Crowe Soberman engagement team possesses unique industry experience.

2 **FOCUS ON RELATIONSHIPS**
We are sincere in our focus on developing and building relationships with our clients and their advisors to achieve a high level of trust.

3 **QUALITY, INTEGRITY AND INDEPENDENCE**
Integrity underpins everything we do. Our business success depends on our reputation. Therefore, we place considerable emphasis on providing high-quality work in which we all can take pride in. We take our independence and integrity very seriously and will raise any issues, which may arise in a constructive and direct manner.

4 **COMMUNITY STRENGTH**
Our professionals take a genuine interest in community initiatives, and community involvement is an important component of our firm's core values.

5 **CONTINUING EDUCATION**
We maintain professional and technical excellence through ongoing training programs administered by our Professional Development team, as well as participation at conferences sponsored by external professional bodies such as STEP.

6 **TECHNOLOGY**
Many of the tasks involved with managing numbers are routine, repetitive and time consuming. Fortunately, many of these tasks can be automated, increasing productivity. Crowe Soberman is committed to ongoing technical development within our accounting and auditing processes so we can deliver quality work on time.

7 **INTERNATIONAL RESOURCES**
As a member of Crowe Horwath International, which is ranked amongst the top 10 global accounting networks, Crowe Soberman draws on the professional skills and resources from accountants, in over 200 independent accounting and advisory services firms in close to 130 countries around the world.

Six Estate Planning Tips

Issues you can raise with your clients to add value to the relationship, and areas where Crowe Soberman can be brought into the advisory team to help.

1 **Does your client have a will and is it current?**

- Intestacies are costly and time consuming
- Common-law partners not protected

2 **Can your client use trusts to save tax or provide non-tax benefits?**

- Spousal (or common-law) trusts
- Family trusts to sprinkle income to children/grandchildren
- Insurance trusts

3 **Is it time to cap your client's tax bill (i.e., estate freezing)?**

- Does your client need a business valuation to know what their corporate assets are worth?
- When should an estate freeze be implemented?
- Tax estimates and funding considerations

4 **Has your client considered strategies to reduce or eliminate probate fees?**

- Jointly held assets (joint beneficial owners)
- Special trusts during lifetime (alter-ego, joint partner)
- Dual wills for corporate owners
- Bare trustee corporate ownership

5 **Does your client have U.S. estate tax issues?**

- Strategies to reduce U.S. estate tax on foreign real estate
- Determining U.S. estate tax on U.S. stocks / bonds
- Cross-border will provisions

6 **Is your client a U.S. citizen or have children living in the U.S.?**

- Need to consider Canadian and U.S. current income taxes
- Punitive U.S. tax rules related to Canadian corporations and trusts
- U.S. estate tax on death and will structuring

Contact Us

Silvia Jacinto
MTax, Partner
416.963.7163
silvia.jacinto@crowesoberman.com

Karyn Lipman
CPA, CA, Karyn Lipman Professional Corporation, Senior Partner
416.963.7159
karyn.lipman@crowesoberman.com

Adam Rubinoff
CPA, CA, Adam Rubinoff Professional Corporation, Senior Partner
416.963.7178
adam.rubinoff@crowesoberman.com

Aaron Schechter
CPA, CA, TEP, Aaron Schechter Professional Corporation, Partner
416.963.7192
aaron.schechter@crowesoberman.com

Adam Scherer
CPA, CA, Adam Scherer Professional Corporation, Partner
416.963.7174
adam.scherer@crowesoberman.com

Karen Slezak
CPA, CA, CFP, TEP, Karen Slezak Professional Corporation, Partner
416.963.7109
karen.slezak@crowesoberman.com

Alexandra (Ali) Spinner
CPA, CA, TEP, Alexandra Spinner Professional Corporation, Partner
416.963.7129
alexandra.spinner@crowesoberman.com

2 St. Clair Avenue East, Suite 1100
Toronto, ON M4T 2T5
www.crowesoberman.com