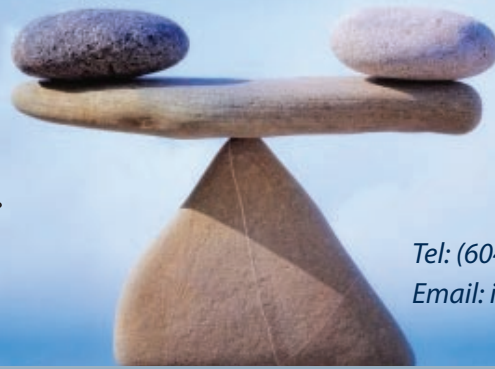




Cove

Financial Planning Ltd.

Monthly Acumen



Tel: (604) 924-9152
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February 2012

New Partnership

Cove Financial Planning Ltd. is very pleased to announce our new partnership with Richardson GMP Limited. Cove Financial Planning Ltd. has entered into an exclusive agreement effective January 21, 2012, to provide clients and advisors of Richardson GMP Limited with full insurance and estate planning services in British Columbia. We are thrilled to be partnered with such a long established and reputable firm as Richardson GMP and look forward to working with their advisors and clients on a collaborative basis. Cove remains a fully independent Insurance and Planning Advisory firm and it will be business as usual for all of us and our clients at Cove. Our goal is to provide top tier client service for the many Cove Financial Planning clients we already serve, while working with the high net worth clients of Richardson GMP client and their advisors.

*Solution integration
is the root of the
Life Balance
Advisory Alliance*

For more information about Richardson GMP Limited please follow the link
<http://www.richardsongmp.com/about/index.html> .

Cove Financial Planning Ltd.
Sincerely,

Bernie Geiss CLU, TEP, CFP
President

$$S_i^2 = LBaa$$

*The Life Balance
Advisory Alliance
is the product of
Solution integration.*