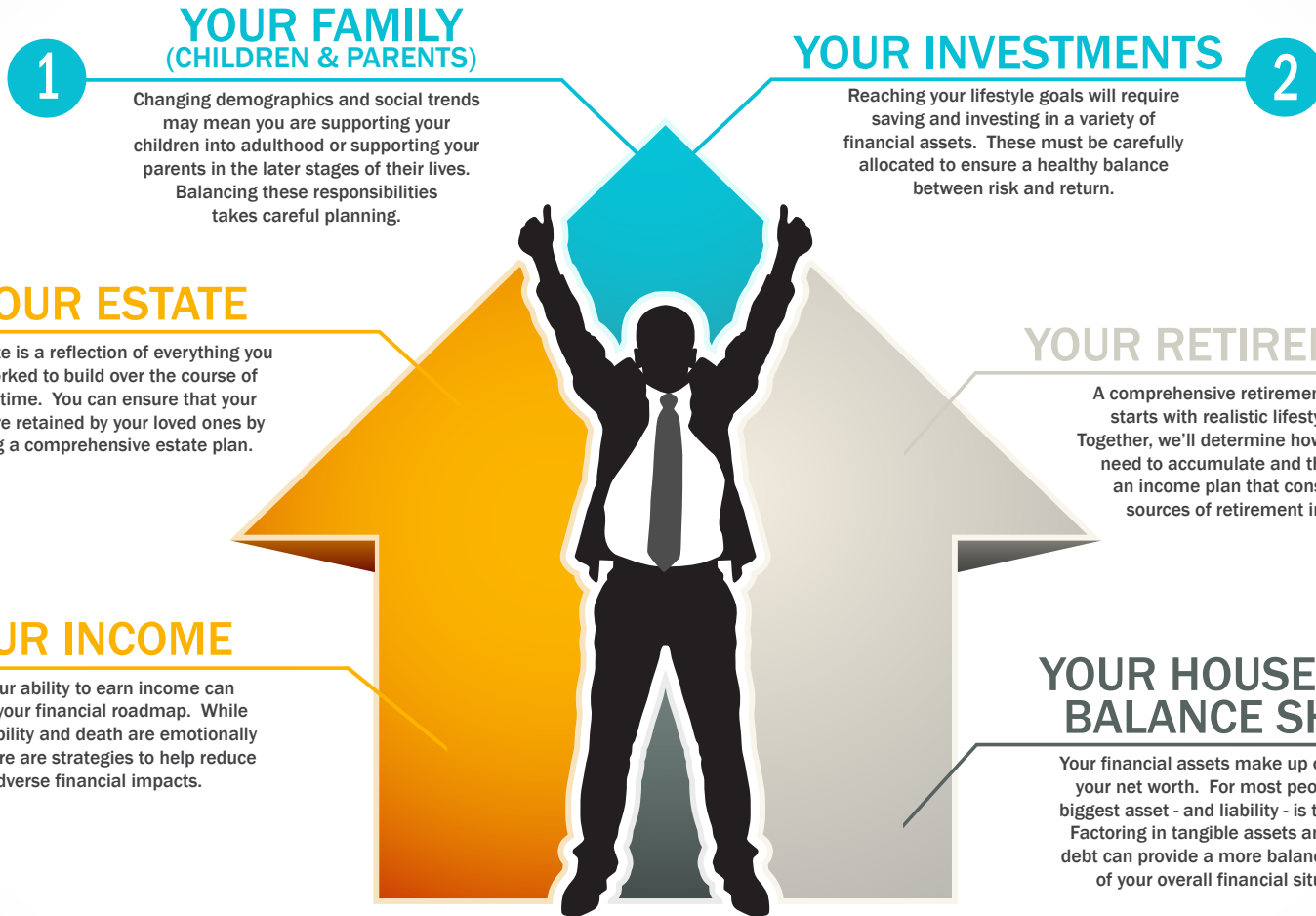


# BRINGING BALANCE TO YOUR FINANCIAL LIFE

**Michael Orchard, BSc.EE, MBA, CFP**  
Senior Financial Advisor, Manulife Securities Incorporated  
Certified Financial Planner, Manulife Securities Insurance Inc.  
252 - 103 Dalhousie Street  
Amherstburg, ON N9V 1W7  
**(519) 736-3700**  
michael.orchard@manulifesecurities.ca  
www.retirementguard.ca



 **Manulife Securities**



Manulife Securities Incorporated is a Member of the Canadian Investor Protection Fund. Stocks, bonds and mutual funds are offered through Manulife Securities Incorporated. Insurance products and services are offered through Manulife Securities Insurance Inc.