NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

Christianson Wealth Advisors
Clear Thinking.

Our story is evolving...

New name. Same committed service.

A message from Paul, Andrew, and Eric

To our clients and partners,

We have an important update to share about our name and our team's future.

David's retirement on January 1st, 2026 formally marks the end of his succession plan. The vision that started with David more than 40 years ago is primed to continue under our stewardship and a new name.

We don't take our job lightly. The opportunity to build a relationship with you has been an honour and a privilege. We look forward to spending years to come helping you achieve your goals under a new brand name, but with the same dedicated service.

Yours sincerely,

Paul Kawchuk   Andrew Froese   Eric Nipp

A message from David Christianson

Clients, colleagues, and friends,

For forty years I have had the privilege of sitting across the table from you, discussing not just personal finances, but life stories. Together, we have climbed mountains, weathered storms, and celebrated milestones both happy and sad.

It has been a privilege to be a partner in your journey. I am honoured for the trust you placed in me. As I step into retirement, it gives me great comfort to know that I can leave you with partners who care just as much about your success as I do.

And so, it is my privilege to introduce you to the next iteration of Christianson Wealth Advisors. If I could make one final recommendation as your Wealth Advisor, it's that you turn the page with me and put your trust, as I have, in Paul, Andrew, Eric, and the whole team at Current Wealth Advisors.

Yours sincerely,

David Christianson, Retiree

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Introducing

Current Wealth Advisors

Rooted in Wisdom

Here for Generations

Always Current

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Your questions, answered

What do I need to do?

Nothing. There is no action required on your part. This letter is just a warm welcome to our new brand and a chance to introduce ourselves to you.

Why change your name?

We have to say goodbye to the Christianson name because David is retiring. This is a matter of industry rules, not our preference. What matters most is that our services, our approach, and our commitment to you remain unchanged.

We chose the name Current for two reasons. First, it's a nod to the rivers that define Winnipeg, where we call home. Second, because it captures our mindset. We are sophisticated Wealth Advisors and we work hard to stay ahead of the curve.

What is changing?

- **The sign on our door** – We are rebranding all of our materials to Current Wealth Advisors.
- Our **new website** has launched. You can find us at currentwealth.ca
- David is retiring. He is going from our side of the table to yours.

What is not changing?

- Your **team** – Paul, Andrew, and Eric have been running the business for the last three years and they will be here for decades to come. Our team of associates remains in place.
- Your **advisory fees** – there will be no change to the fee we charge for our service.
- Your **accounts and regular reports** – Your account numbers will stay the same and no investments traded as part of our name change. All the reporting that you receive about your investments is also staying the same.
- Our **contact information** – Our email addresses, phone numbers, and location all stay the same.
- Our **platform** – We remain fully aligned with National Bank Financial Wealth Management.

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How we became Current Wealth Advisors

A story about meandering business cards

1974 Dave's band breaks up and his career as a bassist is in doubt. A too-successful stint writing speeches in Ottawa made him weary of politics. David flees back to Winnipeg and the U of M.

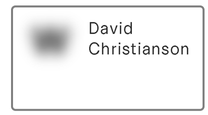
1975 David finishes a double major in Psychology and Economics. Little does he know how useful this education will be.

1978 David spends a few years in Los Angeles working as a counsellor. He finds business more rewarding and returns to the siren call of Vera and Winnipeg.

1982 David is recruited to be a Certified Financial Planner. His destined career begins. He co-founds Premier Canadian Securities and later partners with Macdonald, Shymko & Co.

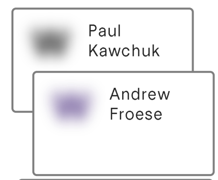
1987 Life begins for Paul, Andrew, and Eric.

2001 The two firms that David owns are acquired by Wellington West Capital. David operates independently for two years, then joins the firm.

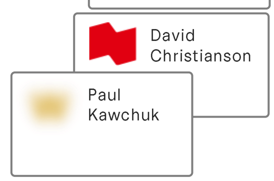


2007 Paul and Andrew meet in university studying Actuarial Math. Afterwards, they stay in touch talking about investments and playing golf.

2010 David hires Paul (first time). Paul's analysis quickly revolutionized the business model. David is able to harmonize his services and reduce fees for all clients. Andrew starts working full-time for Canada Life.

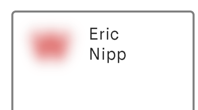


2012 Wellington West is acquired by National Bank Financial.
Paul takes new job working for Manitoba's Credit Union Central.
Andrew meets David for the first time, when David is the bassist in a charity Battle-of-the-Bands group and the pianist is Andrew's future wife.



2014 Paul returns to school for a degree in Education alongside his wife Alysha. After graduating, they move to Thailand for a year to teach English.

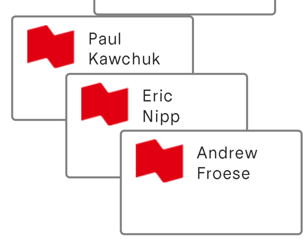
2015 Eric starts his career in finance while still dancing with the Royal Winnipeg Ballet. He went on to trade billions of dollars of securities for clients.



2017 David hires Paul (for the second and last time) and begins his succession plan.

2020 Paul and Eric reconnect – they spent a year at the same high school. Paul and David successfully bring Eric on to the team.

2022 The time is right. Paul attracts Andrew to the team with his vision for the practice. David's succession plan is unfolding. Paul and Andrew purchase the business.

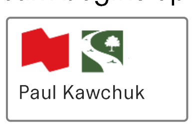


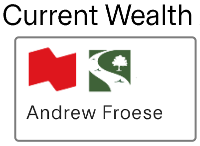
2023 David steps away from running the day-to-day business. He continues meeting with clients and begins advising the new team.

2024 David steps further away from running the practice. Paul, Andrew, and Eric are in control.

2025 David dips his toes into retirement: more time off and less day-to-day business.

2026 David retires, and the team begins operating as Current Wealth Advisors.





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CURRENT Wealth Advisors

Three advisors working together

Paul Kawchuk, CFA, CFP® – Wealth Advisor & Portfolio Manager

Paul is one of few advisors in Canada to be both a CERTIFIED FINANCIAL PLANNER™ and a CFA charterholder, bridging the gap between financial planning and investment analysis. He has experience in risk management at Credit Union Central of Manitoba, teaching high school math and economics in Thailand, and Equity Research Analyst at a prominent mutual fund.

As he mastered each role, he learned that his ideal career was a balance of working directly with people and doing detailed financial analysis.

Andrew Froese, CFA – Wealth Advisor & Portfolio Manager

Andrew brings a disciplined approach to managing wealth. His last career was dedicated to methodically identifying, understanding, and mitigating risk at the institutional level. He spent more than a decade building financial models, but realized that he likes building personal relationships more.

Now, in his role as a Wealth Advisor, he offers his insights, experience, and thoughtful guidance to a small group of discerning clients.

Eric Nipp, CIM®, FCSI® – Wealth Advisor & Portfolio Manager

Eric has deep experience trading in financial markets and advising a wide range of people, from business owners to teenagers. After his first long career was as a soloist with the Royal Winnipeg Ballet, he pursued a career in finance, starting in retail banking, then as a trader for a large team of Wealth Advisors.

Eric found a home on our team, where he can focus on what he does best: building relationships and implementing disciplined investment strategies.

Karen Soltys, Associate

Karen had 30 years of management experience with the Royal Bank and Assante before joining our team. She has seen the world of finance evolve and her experiences are a major benefit to our team.

Raelene Roy, Wealth Associate

Raelene does a little bit of everything on our team and epitomizes our 'be Current' attitude. Raelene is away on maternity leave until early 2027.

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Rooted in wisdom.

We are Current Wealth Advisors, the next generation of Christianson Wealth Advisors. David Christianson was a pioneer of financial planning in Canada. For 40 years he has been a voice of reason in the Winnipeg Free Press and a trusted partner of families across Canada. In 2018, David started putting together the pieces of his succession plan. By 2022, all the pieces were in place.

Our name has changed, but our service hasn't. We benefited from David's mentorship for years, and now we are proud to carry on operating with the principles he established: rigorous planning, evidence-based investing, and an unwavering commitment to serving clients.

Here for generations.

We are three Wealth Advisors under 40 years old. We are young, but we think that is an advantage: we have longevity. We can help plan your legacy and be there to help you see it through.

We understand the responsibility that comes with a decades-long relationship. We know it takes time to build trust and we do not take that lightly.

Always Current

We are finance experts who love working with people. Our team has deep technical knowledge well beyond the scope of traditional personal finance:

- Andrew Froese, CFA – More than a decade of experience building risk models for an institutional bond portfolio of more than $150 billion.
- Paul Kawchuk, CFA, CFP® – Formerly managed liquidity risk for Manitoba's Credit Union system.
- Eric Nipp, CIM®, FCSI® – Traded billions of dollars of stocks, bonds, funds, and options for retail clients at RBC Dominion Securities.

Our wisdom comes from combining and adapting our collective experiences to help select the best strategy for your situation. That's what advanced portfolio management looks like.

Current isn't just our name, it's our mindset.

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