Summary of Services

Retirement Planning

- Retirement income & expense analysis
- Retirement cash flow projection
- Assessment of objectives
- Personal advice & action plans

Tax Planning

- Income & tax analysis and projections
- Personal tax return preparation
- Trust planning
- Tax minimization strategies (e.g. avoid OAS claw back, income splitting)

Assets Management

- Portfolio & pension analysis
- Maximized risk-adjusted returns
- Portfolio monitoring & rebalancing
- Diversified product offering
- Access to money managers
- Performance, MER, & costs analysis

Investment Accounts

- Retirement: RRSPs and RRIFs
- Pension transfers: LIRAs & LIFs
- Tax-sheltered: TFSAs
- Education: RESPs
- Disability: RDSPs
- Open: Individual, Joint, Corporate
- Group: Defined Contribution Plans
- Specialty services

Estate Planning

- Legacy planning analysis
- Wills and powers of attorney
- Charitable giving
- Wealth/business succession planning
- Access to a legal network
- Beneficiary efficiency
- Probate planning
- Final tax return & clearance certificate

Financial Management

- Debt & mortgage analysis
- Debt reduction strategies
- Cash flow analysis and projections
- Establish financial goals
- Regular reviews
- Organize your paper files

Risk Management

- Asset allocation rebalancing
- Monitor money managers
- Personal & group health plans
- Life insurance
- Disability & critical illness insurance
- Long term care insurance

Client Experience

- Understanding of your values & beliefs
- Action plans & regular reports
- Customized communication
- Proactive problem resolution
- Other non-financial advice
- Referral to other professionals