

RETIREMENT & FINANCIAL PLANNING

PROTECTION

Retirement & Financial Planning

- Establishing time horizon and lifestyle goals
- Establishing income sources at retirement
- Net Worth Statement
- RRSP/RRIF Projection
- Projected Cash Flow Analysis
- Projected Estate Analysis

Income & Asset Protection

- Personal and/or business
- Life, Disability, Critical Illness
- Multi-Generation Planning, including spouse, children & dependents

Retirement Package & Severance Options

- Pension Analysis
- Investing Locked-in Accounts
- Communication and paperwork with former employer

Tax Planning

- Tax Minimization
- Tax-Efficient Income
- Limited Partnerships
- Estate Maximization Strategies

What does a TOTAL FINANCIAL SOLUTION include?

Will & Estate Planning

- Will, Power of Attorney, & Executor's Responsibilities
- Trusts
- Passing on assets effectively
- Charities/Planned Giving
- Estate Protection

Portfolio Advice & Execution

- Rate of Return Requirement
- Risk Tolerance
- Asset Allocation
- Rebalancing and Ongoing Advice
- Research & Education

Investment Choices

- Money Market, Bonds, Strip Bonds & GICs
- Trust Units
- Mutual Funds
- Preferred & Common Shares
- Exchange Traded Funds
- Canadian, US & Global Investing
- Fee-Based Portfolios
- RRSP, RRIFs, & Non-Registered Accounts

Banking Services

- Credit & Lending
- Mortgages
- Daily Banking Services
- Private Banking
- Small Business & Commercial Services

INVESTMENTS

BANKING & BORROWING