



LEADING THE WAY TO FINANCIAL FREEDOM

WEALTH MANAGEMENT SERVICES

Wealth Management Services (CONTINUED)

Financial Planning

The very first step to achieving your goals is to write them down. By creating a financial plan, we obtain an intimate knowledge of our clients finances, goals and fears. Much in the same manner as a physician, we can only prudently prescribe treatment if we have all the required data. By collaborating with your trusted tax and legal partners, we are able to simplify your financial complexity and create a customized plan to help you achieve your life and legacy goals. This process is customized to our clients and is largely driven by their values and stage of life. New graduates or young couples have different needs than retirees or mid-career families. But no matter your personal situation, we can help you develop financial habits that will lay a strong foundation for your financial future.

Younger individuals and couples have a number of benefits in terms of financial management. Low insurance costs and a long investment horizon, combined with few responsibilities, can make for an excellent financial base. We can help you build on these advantages, while at the same time considering a debt load that might include student loans, car payments or perhaps a mortgage.

Couples planning for a first child enter into a new level of commitment—both personally and financially. Learn how to save for a child through specialized insurance and investment products, such as a Registered Education Savings Plan.

Mid-career professionals typically have higher incomes than younger investors—but they also carry more responsibilities. From mortgage payments to a child's education, consider a financial plan that balances your needs and obligations.

Retirees have worked hard at their careers, and now is the time for relaxation and doing those things you put off because work got in the way, maybe traveling or a hobby. Chances are children have moved from home, the mortgage is mostly paid off and a few investments are coming to fruition. However, income levels may have dropped after retirement. Find out how to manage your finances in a way that allows you to fully enjoy the fruits of your hard work.

No matter what your stage of life, no one likes taxes. But through the advice of professional advisors, you can access products and services that help ease the burden. Charitable contributions, life insurance policies and investment products can all be useful tools in an effective tax strategy. Working together, we will consider your personal situation and design a tax plan that fits your needs.

Choose from a variety of financial planning products and services, such as:

- Income-splitting for spouses or common-law couples
- Charitable donations, which benefits important not-for-profit work and allows donors to maximize tax credits
- Life insurance products that build tax-advantaged capital for retirement
- Investment products that provide for tax benefits

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