

SYSTEMATIC MONITORING & COMMUNICATING

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TAX-SMART STRATEGIES

- maximize after-tax family income
- explore interest deductibility options
- RRSP strategies to preserve gov't benefits
- creative insurance solutions to minimize tax
 - TFSA contribution limit monitoring
 - income splitting opportunities

STRESS TESTING

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- Retirement Sustainability Quotient (RSQ)
- develop strategies to increase your RSQ
- avoiding financial roadmap "potholes"
- "worst" & "best" case demonstrations
 - cash wedge strategy

SYSTEMATIC ACCOUNT REVIEW PROCESS

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- manager performance to peer group
- seek feedback for continuous improvement
 - compare portfolio to index
- monitor financial roadmap progress
 - assess account costs
 - gauge value proposition

COMMUNICATING WITH YOU

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- systematic account "update" phone calls
- regular portfolio reviews or as needed
 - quarterly/monthly statements
- 100% safe & secure online account access
 - plan updates for major life changes
 - follow-up calls for cheque requests
 - reminder calls for appointments



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