Total Wealth Solutions

WEALTHY LIFE GROUP | RAYMOND JAMES®

ADDING VALUE TO YOUR LIFE

We offer advice.

Customized, professional, wealth management advice.

With our team of specialists we uncover what’s most important to you. Then we work together to help set and achieve financial goals for every stage of your life.

Whether your objective is to save for retirement, grow a business, generate income, or help with a child's education, we will create a total wealth management plan that considers:

You + Your Family + Your Goals + Your Wealth =

Life Well Planned

WEALTH ADVISORY SERVICES

Our business is you and your financial well-being. We believe that professional advice, on-going education, and wealth planning are key to success. Our total wealth solutions approach looks at your entire life and all its moving pieces to incorporate financial planning, investment management, insurance solutions, tax solutions, estate and trust services, and charitable giving strategies based on your unique circumstances and wishes.

A PARTNERSHIP FOCUSED ON YOU

Supported by our team of specialists, we partner with you, engage in a deep discovery process, and develop a personalized plan for the long term. We connect you with key specialists who are dedicated to help you use your wealth to create the life you envision.

TOTAL WEALTH SOLUTIONS

Plan Your Life

FINANCIAL PLANNING

A well-crafted plan for your life is where the discovery journey begins. Financial planning is the foundation upon which your total wealth management strategy is built and defined. No two people have the exact same goals. We meet you where you are, regardless of your situation or the life stage you are in, and create a tailored financial strategy to help you get to where you want to go.

The key to financial planning is the ability to take into account all the moving pieces of your financial situation and your unique needs and objectives. It is a continuous life-long process, prioritizing and guiding your personal financial decision-making and creating order in your financial life as you live it.

By helping you determine what "wealth" means to you, we make thoughtful recommendations that align with your goals – everything you need to put your strategy to work.

81% of those with a comprehensive financial plan report feeling substantially more on track with their financial affairs.

— THE VALUE OF FINANCIAL PLANNING,
FP CANADA 2023

Partner with us to:

- Establish what wealth means to you
- Determine your goals and objectives
- Create a customized plan
- Execute action items to make your goals a reality

Manage Your Wealth

INVESTMENT MANAGEMENT

Depending on the life stage you are in, your personal situation and priorities, investment solutions are available to help build your net worth, preserve it or generate income for life. Through a deep discovery process, we will have the important conversations that help define what wealth means to you; how you want to spend and how you want to invest.

An investment strategy is thought out carefully and is based on your specific goals and objectives, risk tolerance and time horizon. The result is a comprehensive, diversified portfolio that is flexible enough to meet your needs now and in the years to come. We help remove emotions from decision making to provide objectivity thereby avoiding impulsive actions influenced by market fluctuations.

We are proud to add value through our expertise, discipline, rebalancing and monitoring activities, and our adherence to the highest standards of integrity, continuing education, and regulatory supervision.

82% of Canadians who partner with a financial advisor say they have better investing habits.

— STRATEGIC INSIGHTS, POLLARA RESEACH 2020

Partner with us to:

- Determine investment objectives, risk tolerance and time horizon
- Construct an appropriate asset allocation strategy
- Evaluate and select suitable investments
- Perform ongoing portfolio monitoring and rebalancing

Protect Your Wealth

INSURANCE SOLUTIONS

Providing for and safeguarding those you love from potential risks and uncertainties means building financial protection for them. Insurance solutions are critical to help guard against financial losses due to unexpected events such as illness, disability or death. These solutions are often the most cost effective and tax efficient way to cover future obligations at death.

Insurance plays a critical role in a total wealth management strategy as it can provide financial protection, tax-saving opportunities and portfolio diversification. We offer full-service support for your annuity, life insurance, critical illness, disability and group or specialty insurance needs and are dedicated to creating protective planning solutions for each unique situation we encounter.

Make insurance a part of your total wealth management plan to gain peace of mind and confidence that you are sheltered from the unexpected.

78% of people agree that financially preparing for life's unknowns is a way to show your loved ones you care for them.

— 2019 INSURE YOUR LOVE CONSUMER SURVEY,
LIFE HAPPENS

Partner with us to:

- Financially protect your family or business
- Accumulate and transfer wealth using tax-exempt life insurance
- Fund and facilitate a business transfer or continuity cost-effectively
- Guarantee income for life

Preserve Your Income

TAX SOLUTIONS

An integral component of wealth management is tax planning. Its purpose is to help you retain more of the wealth you have worked diligently to earn. Implementing strategies to reduce your tax burden frees up capital that can then be used towards other meaningful goals such as special projects, charitable giving, retirement or adding to your investments.

Tax planning is for individuals and businesses alike. It allows you to reach financial goals through preservation of assets, informed decision making, and compliance with tax laws and regulations. Tax planning can also minimize tax liabilities by finding opportunities for deductions, credits, and exemptions. We offer tax consulting and tax return preparation services while collaborating with your team of advisors, tax and legal professionals to help design effective tax-saving strategies.

Working with our tax specialists to build a comprehensive tax strategy will contribute towards achieving your overall financial goals.

Over 17 million tax refunds were issued in 2022, amounting to a total of almost $37 billion in refunds.

— QUICK FACTS,
CANADIAN REVENUE AGENCY 2023

Partner with us to:

- Minimize tax liability and preserve wealth
- Prepare and file your tax return
- Identify restructuring opportunities to maximize wealth
- Make informed financial decisions

Share Your Wealth

ESTATE & TRUST SERVICES

Every life has important milestone events. Discussing how to administer an estate, establish a trust or transfer wealth are some of them. These are serious conversations to have with people who truly listen and care; who are skilled at guiding the conversation to further uncover what matters most and how to plan accordingly for the future.

Whether acting as executor, trustee or power of attorney our Trust Company provides services to safeguard family harmony, preserve wealth, protect beneficiaries and create lasting legacies. We work to understand the unique needs of the clients we partner with. Our advice and solutions are designed to simplify the complexity of estate and legacy planning.

A carefully crafted estate plan contemplates all facets of your wealth, your family, friends, business, and the causes you support. Our estate and trust services help facilitate your wealth transfer wishes now and in the future in order to reflect your personal values and objectives.

Approximately $1.3 trillion in personal wealth will be transferred from one generation to the next in Canada between 2022 and 2032.

— INVESTOR ECONOMICS HOUSEHOLD BALANCE SHEET REPORT, CANADA, 2023

Partner with us to:

- Maintain family harmony
- Ensure diligent care of beneficiaries
- Preserve wealth and avoid financial vulnerability
- Facilitate legacies for generations to come

Create A Lasting Legacy

CHARITABLE GIVING

Creating a lasting legacy through charitable giving is a positive, life-affirming endeavor. It allows you to give with intention today and leave your mark for the future. Actively incorporating charitable giving into your wealth management plan gives immediate support to causes you love, provides a personal sense of fulfillment and builds stronger communities in which to live in.

Having the right charitable giving strategy also generates tax savings to further your overall wealth management plan. Our charitable giving specialists provide advice and guidance on: incorporating strategic giving into a legacy plan, creating a family foundation, maximizing impacts, and growing donations with a charitable giving fund. We partner with the Raymond James Canada Foundation to offer a sophisticated, cost-effective way of simplifying philanthropy.

Making charitable giving a part of your wealth plan enables you to contribute to the charities and causes you love – now and in the future; to pass along a legacy of giving to future generations.

87% of Canadians say they trust Canadian charities in delivering their mission and goals.

— WHAT CANADIAN DONORS WANT,
AFP REPORT OCTOBER 2021

Partner with us to:

- Create your family foundation
- Build a charitable legacy
- Maximize impact to your favorite charities
- Initiate a strategic approach to giving

Explore Global Wealth

CROSS-BORDER SOLUTIONS

For those aspiring to embrace lifestyles that span Canada and the U.S., wealth management becomes increasingly intricate. Our comprehensive cross-border solutions are designed specifically for clients navigating the complexities of financial landscapes between Canada and the U.S.

Dually licensed in both Canada and the U.S., we harness our extensive knowledge and cross-border expertise to create a personalized financial roadmap that aligns with your long-term objectives. With a deep understanding of the regulatory and tax implications in both countries, our dedicated team of specialists provides robust strategies to optimize your wealth, minimize tax liabilities, safeguard your assets and ensure seamless financial transitions.

Whether you’re moving between Canada and the U.S., contemplating career opportunities across the border or planning for retirement in either country, our strategic guidance is crafted to address your unique financial goals and circumstances.

About 1 in 5 U.S. expats don't feel confident about filing their taxes while living abroad due to dual tax obligations and complex laws.

— GREENBACK EXPAT TAX SERVICES
2024 ANNUAL EXPAT SURVEY

Partner with us to:

- Tailor total wealth planning to a cross-border lifestyle
- Work with one advisor managing assets in both Canada and the U.S.
- Protect and optimize your retirement assets across the border
- Access multi-currency accounts to facilitate seamless transactions

THE WEALTHY LIFE FORMULA

Understand

We realize the importance of investing time upfront to ensure we are a good match. In our initial meeting together, we will ask questions to get to know you, understand what's important to you, and explore a potential fit in working together. Understanding your personal circumstances, goals and objectives, investment experience and expectations allows us to assess where we can add value and guide you in achieving your goals.

Design

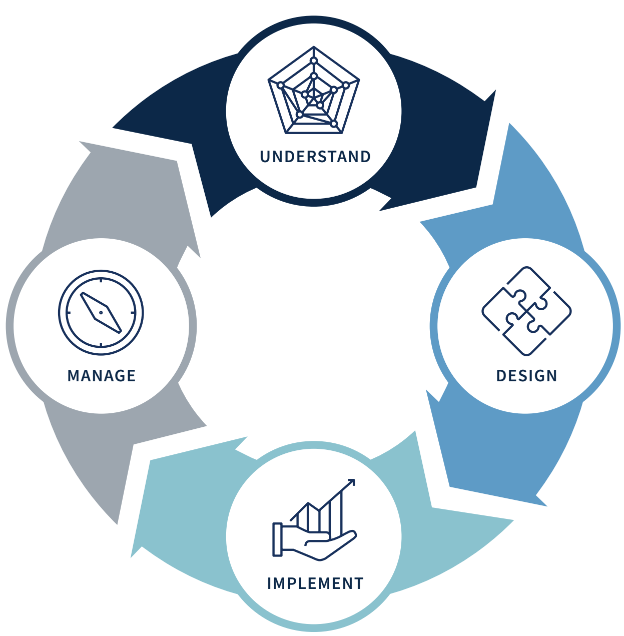
This is the fun part for us, as we take the information you shared and work our magic behind the scenes to design a customized strategy for you to achieve your goals. We work with our expansive team of experts and your trusted professionals (accountant and/or lawyer as appropriate) to identify opportunities to maximize your wealth and the impact it can have in your life and the lives of those you care most about.

Implement

Once you approve the design, we walk you through the implementation process. This is where the rubber meets the road and your vision starts to become a reality. We handle the required documentation to open the appropriate investment accounts, transfer funds and initiate the portfolio construction. We coordinate an efficient timeline to implement all aspects of your customized strategy.

Manage

Once your strategy is implemented, the work isn't done. Ongoing adjustments are needed as circumstances change to ensure results are delivered. We monitor your progress relative to your defined objectives, provide regular reporting, and schedule periodic reviews. Behind the scenes, we are busy monitoring your investments, stock markets, interest rates, economic conditions, legislation changes, tax rulings, legal, trust and estate implications, and more.



MEET THE TEAM

We are passionate about empowering others to set and achieve lofty goals. Everything we do is about you and for you. We believe you can achieve more than you thought possible, with the guidance of an experienced advisory team that collaborates with an extensive team of specialists, all working together on your behalf. We see firsthand how expert advice and accountability lead to impressive results. We operate with a focus on integrity, reliability, competency and consistency as we deliver a high level of service to secure your financial future and help you live your best life.

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A WEALTHY LIFE IS MORE THAN JUST MONEY

IT'S WHAT YOUR MONEY CAN DO

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