

# YOUR DREAMS DESERVE A PLAN

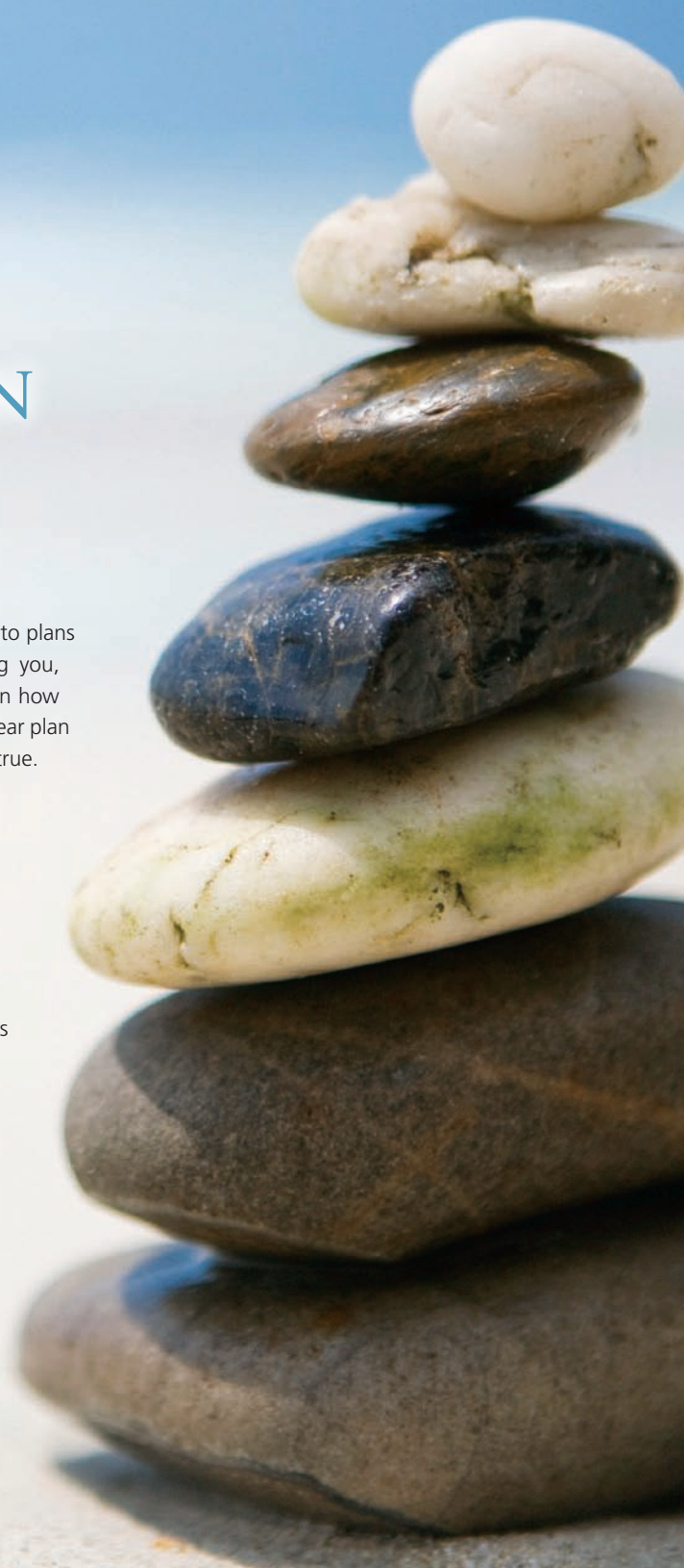
It starts with a conversation that is different, perhaps one that covers unexpected ground. It's not about the numbers. First and foremost it's about your dreams and goals.

We are here to help translate those dreams and goals into plans that will last a lifetime. We do that by understanding you, clarifying what your dreams are and helping you envision how you will get there. We work with you to put together a clear plan for every stage of your life to ensure your dreams come true.

## WE KEEP IT SIMPLE

Our clients appreciate that we keep it simple, deliver the expected results, and leave them free to pursue the things that matter most in their lives.

Let us be your wealth management partner. We'll provide outstanding service and sound planning for every stage of your life.



### ► Corporate Office Locations:

#### Head Office

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Toronto, Ontario M5H 4A6  
Telephone: 416.640.2285

#### Your Credit Union Location

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M4M 1B9  
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1. Mutual Funds provided through Monarch Wealth Corporation
2. Insurance products including segregated Funds are provided through Monarch Wealth Assurance Agencies Inc.
3. ETF managed portfolios are provided by referral through Investment Council Portfolio Manager (ICPM)
4. Stocks and Bonds managed portfolios are provided by referral through Investment Council Portfolio Manager (ICPM)
5. Self directed accounts holding stocks and bond are provided by Q trade financial group a member of IROC

# *“A financial plan is about your money and what it can do for you.”*

## INVESTMENT PLANNING

We believe that a great financial plan is at the heart of every wealth management plan. A financial plan is about your money and what it can do for you. Money is a tool to enable your dreams to come true. Your dreams may be to retire early, donate to your favorite charity, buy a house, or even put your grandchildren through school.

A good financial plan should fit your investment style, address specific goals, reduce risk and minimize stress.

## WE PROMISE

We promise to always recommend financial solutions that fit your personal plan and to back these recommendations with objective research and analysis.

We are committed to transparency and will tell you exactly what to expect, including the fees, performance of your investments and all other issues concerning you and your money.

## REGISTERED PLANS

RRSP, RRIF, RESP

## OPEN INVESTMENTS

Mutual Funds<sup>1</sup>, Segregated Funds<sup>2</sup>, ETF Managed Portfolios<sup>3</sup>, Stocks & Bonds Managed Portfolios<sup>4</sup>, Stock and Bonds Self Directed Accounts<sup>5</sup>

## RISK MANAGEMENT

Good Risk Management is about having a plan to protect your lifestyle. Unexpected, sometimes unwanted events happen to good people. These events could be loss of income, health challenges, a sudden illness or the need for long term care.

Insurance planning helps protect those close to you by ensuring continuity of income for you, your family and even your business, no matter what happens. The right insurance can also protect assets so that they can be transferred from one generation to the next.

Critical Illness & Disability Insurance

Long term care, Replacement Income

Business insurance

Individual health plans

## TAX PLANNING

Canada is one of the highest taxed countries in the world. Our goal is to ensure that you never pay too much tax and you keep more of what you earn.

Proper tax planning goes far beyond maximizing RRSPs and filing your annual tax return. We'll even do an annual tax review to ensure that the best tax reduction strategies are used in your financial plan.

In some instances you can apply to reduce 'at source' tax deductions from your pay cheques, to increase your amount of cash on hand throughout the year

Tax savings strategies<sup>6</sup>

## ESTATE PLANNING

Many Canadians spend a lifetime working to accumulate assets without making any effort to protect their investments in the event of death and/or disability.

Simply put – an estate plan can avoid that.

Whether through insurance or an estate freeze, we can help with a sound estate plan that will help transition your assets to your beneficiaries.

Estate planning<sup>5</sup>

