

Will my investments be enough to meet my retirement needs?

How much risk should I have in my investment portfolio at this stage in my life?

How can I best use my RRSP and TFSA to minimize taxes?

Should I hold my investments personally, through my company or otherwise?



## Investment Planning

Cunningham Wealth Management is uniquely positioned to help you grow your personal wealth because, as your accountants, we know your business and we understand your needs. Our in-depth knowledge of your financial position provides a distinct advantage in identifying opportunities and our wealth stewards have the experience and knowledge to make sure that your finances are optimized to help you meet your goals.

1. Our plans are customized to your needs
2. We focus on maximizing *after-tax* returns
3. TD Bank maintains security of all your assets
4. Our only bias is maximizing your returns
5. We meet with you, in person, semi-annually to review your portfolio performance

Our wealth steward works with you to see that your money is strategically invested with your personal goals in mind. And, to make sure that your investments are on track, you will have semi-annual meetings to review your portfolio's performance and discuss any lifestyle changes.

Different types of investments have different tax effects, and as accountants, we work with your advisors to maximize your *after-tax* dollars. Not all returns are equal; our goal is to make sure you keep as much of your investment income as possible.

Your assets will be invested by a portfolio manager selected specifically for you based on your distinct investment profile. All our portfolio managers are independent which means they do not have any interests that could compromise your investment success. Your whole investment team is overseen and coordinated by Cunningham Wealth Management and we all share the same bias of maximizing your after-tax wealth.

You can take comfort in knowing that TD Bank is your custodian. Your portfolio manager is able to trade on your behalf, but nobody has access to withdraw your funds other than you and any individuals you specifically designate.

[www.cunninghamca.com](http://www.cunninghamca.com)



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