

Client Connection



Dear Clients and Friends,

As highlighted in our last letter titled “Keeping you Informed”, we outlined for you the array of services which we offer our clients and their families including an excellent article on Organizing a Family Meeting. For this edition, we would like to focus on the younger generation meaning any family member who is currently in the life planning phase. Below you will find a list of topics which we help our families with and which may be useful for your children, grandchildren or even great grandchildren;

Life Event Education: It all starts here – the sooner you start, the better

- Student Debt or Saving for the Future
- Establishing a Budget and Savings Mechanisms such as **TFSA's**, **FHSA's** (new to our offering) and **RRSP's** - where do we start?
- Starting a New Career and Understanding Company Benefits
- Starting a New Business
- Going Back to School
- Buying a Car
- Finding Your Dreams
- Buying a House (see attachment on **FHSA vs HBP**) * please note the HBP withdrawal limit has been raised to \$60,000.
- Getting Married or Living Together - combining finances in marriage
- Starting a Family

There has been a lot of interest in building financial literacy. As many of you know this has been a passion of mine for a long while. I am happy to note that we also are finding that the next generation is very much interested in engaging in the process and in participating in family meetings. We are here and happy to help in any way we can and please feel free to pass this along.

Lastly, we are in the process of building a seminar geared towards starting an investment savings program, establishing a budget/credit and saving toward your first home. We will be sure to send you the invitation when this becomes available.

Our next letter will focus on Wealth and Retirement Planning so stay tuned...

Sincerely,

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