



Winter 2025

# Sigma Wealth Management

Dear customers,

We are proud to offer you this very first issue of the quarterly newsletter ***INFO SIGMA WEALTH MANAGEMENT***.

This new newsletter, offered alternately with the traditional *Info Sigma*, responds to a sustained demand for information related to wealth management in the broadest sense. Your answers to the latest survey we initiated are unequivocal: You are on the lookout for accurate and credible information on the protection and transmission of wealth. Topics focused on taxation, wills and mandates, and life insurance are ubiquitous points of interest in your comments.

Knowing that investors who are accompanied by an advisor accumulate 2.9 times more assets than comparable non-advised investors<sup>1</sup>, it stands to reason that our commitment to providing you with high-caliber financial advice is unwavering.

For this first edition, we will deal with the following themes:

## **Elimination of annual withdrawal limits in Life Income Funds (LIFs) for those over 55 years of age**

The good news is that since January 1, 2025, the annual withdrawal limit for LIFs has been abolished. However, it will no longer be possible to carry out annual decapitalization of locked-in retirement accounts (LIRAs)

[Read article](#)

<sup>1</sup>Source : Prof. Claude Montmarquette, CIRANO, Département des Sciences Économiques, Université de Montréal, november 18th 2018.



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## Advance Medical Directives (AMD); A clear expression of your wishes!

Did you know that you can now express the medical care you accept or refuse in the event that you become incapable of consenting to care? Check out this very well written text.

[Read article](#)

## Let's Talk Fraud: Protection and Vigilance!

Many of you have told us about your concern regarding fraud and identity theft. Did you know that there are several resources available to help you document and develop the right behaviours to protect yourself and your loved ones?

[Read article](#)

You can also visit the [JuridiQC](#) website for more information.

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