

## Tax Efficient Strategy Planning

---

No one likes taxes. But through the advice of a professional financial advisor, you can access products and services that help ease the burden. Charitable contributions, life insurance policies and investment products purchased through RRSPs or RESPs can all be useful tools in an effective tax strategy. Working together, we will consider your personal situation and design a tax efficient plan that fits your needs.

Choose from a variety of products and services, such as:

- Income-splitting for spouses or common-law couples.
- Charitable donations, which benefits important not-for-profit work and allows donors to maximize tax credits.
- Life insurance products that build tax-advantaged capital for retirement.
- Investment products that provide for tax benefits, such as those purchased through RRSPs or RESPs.

[Contact me today](#) to learn more about tax-planning products and services that are specifically tailored for your needs.