CIBC PRIVATE WEALTH

HELLO 2025!

LEY WEALTH MANGEMENT

January 2025

From Gord and Jaclyn's Desk

An Investment Plan for 2025: Doing Less Can Lead to More

Every January, many of us commit to resolutions like eating healthier or exercising more, but a lot of us fall short on sticking to them—because lifestyle change is hard. Improving success in most areas of life demands increased effort and action. But investing is different in a way many of us have a hard time accepting: Doing less may often mean ending up with more.

A key to successful investing lies in working smarter, not harder. Putting your money to work doesn't require constantly chasing the next hot stock or trying to outguess the market. Instead, it's about adopting a thoughtful approach rooted in scientific evidence and long-term discipline. By embracing simplicity and focusing on what really matters, you can increase your chances of success while reducing daily stress and unnecessary complexity. Here are three ways we do that:

1. FOLLOW THE SCIENCE

The modern understanding of markets—which came from decades of academic research —has revolutionized how we invest. Sixty years ago, investing was a game of hunches, speculation, and tips from well-meaning friends. (For too many people, it still is.) But empirical work brought a scientific approach to investing, uncovering that markets are highly efficient at incorporating information. This means that trying to outsmart the market is not only unnecessary—it's often counterproductive.

Come up with a long-term plan that focuses on diversification and stick to it. As your Investment Advisor, together with our team, we have developed an investment plan that makes sense for you and your goals.

We are maximizing the potential of your investments, by focusing on what research has shown to drive returns over time: the dimensions of expected returns. Decades of academic studies have identified consistent patterns in the market that inform a thoughtful, evidence-based approach to investing.

2. BE A LONG-TERM INVESTOR

Compounding is one of the most powerful forces in investing—a great way to work smarter, not harder. An asset generates returns, and reinvesting those returns can lead to exponential growth over time. But this requires patience and a commitment to being a long-term investor.

3. CULTIVATE THE RIGHT MINDSET

Investing success is as much about mindset as it is about math. It requires patience (a.k.a. doing nothing) and the ability to stay calm when the market gets volatile. Two tips to help with that:

- Focus on what you can control. While you can't control the markets, you can control how much you save, the level of risk you take, and how long you stay invested. These are the levers that matter most.
- Tune out the noise. The world is full of pundits, predictions, and headlines that can lead to emotional decision-making—and not just in investing. With social media, there's more noise than ever. Most of this chatter is just that—noise. Staying focused on your investment plan is one of the best ways to reduce stress. That lets you focus on the rest of your life.

EYES ON 2025

As we look ahead, and as new leaders get to work in many countries around the world, it's natural to wonder what impact their policies on taxes, spending and trade may have on markets and your investments. And those are just some questions about 2025 that we know about. Your success and plan focusses on planning for what could happen rather than trying to predict what will – we have diversified your portfolio so that aligns with both your 1-5 year cash flow (income) needs and your tolerance for risk and volatility.

From the Administrative Desk

CHARITABLE DONATIONS DEADLINE EXTENSION

Good news for those who want to add to their charitable giving for the 2024 tax year! The Federal Government has extended the deadline for charitable donations to February 28, 2025. Donations made between January 1 and February 28, 2025, can now be claimed on your 2024 tax return. To ensure your donations are processed in time for the 2024 tax filing, please submit them to us no later than February 17, 2025.

This extension is part of an important initiative aimed at supporting charities that have faced significant challenges during the Canada Post strike. Your generosity during this period can make a meaningful impact for the charities and your taxes!

2025 REGISTERED RETIREMENT SAVING PLANS (RRSPs)

As a reminder, the last day to make your 2024 RRSP contributions in is March 3rd, 2025. The 2024 maximum contribution limit is $31,560 or 18% of your income.

The maximum contribution limit for 2025 is $32,490.

If you have any questions about RRSP contributions please call Lynn at 905-372-7490.

2025 REGISTERED RETIREMENT INCOME FUNDS (RRIFs)

You will find your 2025 RRIF payment on your January month-end statements.

You can find your month end statements online through your Wood Gundy Online portal. If you have not signed up for Wood Gundy Online access, and are interested, please call our office and we would be happy to assist. Your December month-end statements will be online the week of January 14th, and mailed out VIA Canada Post, January 21st.

As always, please do not hesitate to contact Lynn if you have any questions or concerns about your RRIF payment at 905-372-7490.

TAX SEASON WILL SOON BE UPON US!

Tax season is fast approaching and your tax filling documents will be starting to make its way to your mailbox in the coming weeks. As a reminder they usually come in several mailings and you may not receive the last documents until the end of March.

You can access your documents issued by CIBC World Markets online. Clients will not only receive documents from CIBC World Markets, but from other institutions where you would have received sources of income in 2024 – including pensions and investments.

If you are not sure that you have received all your required documents , please contact us and we would be happy to help! If you would like information provided to your tax preparation specialist, we will need verbal confirmation from you prior to us releasing your information.

TAX 2025 TAX FREE SAVINGS ACCOUNTS (TFSAs)

In 2025, the maximum amount you can contribute to your TFSA is $7,000, as well as you can repay any withdrawals you may have taken prior to 2025.

As of January 1st, 2025 the maximum you can contribute to a TFSA (no matter the number of plans you have) is $102,000 if you have been a resident in Canada and at least 18 years of age since 2009 but have never contributed in previous years.

If you have any questions about your TFSA or contributions, please contact Lynn at 905-372-7490.

Our Community Involvement

SPRY FAMILY CHRISTMAS TREE FARM FUNDRAISER

After a decade, the annual Spry Family Christmas Tree Farm fundraiser has concluded on a high note, raising a record-breaking $42,357 this year!

Over the past 10 years, the Spry Family has raised over $200,000 in support of the Northumberland Hills Hospital Foundation. Here at Ley Wealth Management, we are honoured we could support such a great family friendly community event!

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Ley Wealth Management Core Values

At Ley Wealth Management we have four distinct Core Values that guide us in creating, executing and managing wealth solutions that fit our client's life for life.

We are Responsive
We Do the Right Thing
We are Straightforward
We are Forward Thinking

We are Responsive
We come to each conversation and relationship with an open mind rather than the right answer. By listening we understand the needs and objectives of our clients, their families and our team.

We Do the Right Thing
We act in a way that is ethical and legal and put the needs of our clients, their families, the team and our community above our individual needs. We also create opportunities for our team to contribute both to our client's success and to their own.

We are Straightforward
We protect, guide and inspire clients with language that they can understand.

We are Forward Thinking
We bring genius as we base our investment and wealth planning advice both on an evidence and science-based methodology by partnering with experts in all of those fields.

Jaclyn Agueci is an Associate Wealth Advisor working with Gordon Ley, Sr. Wealth Advisor.

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