



How did Miss X hear about The Mestern Group?

Miss X is a third-generation client. The Mestern Group has used **myStory myRoadmap (mySmyR)** to complete estate planning and insurance suggestions for her extended family. Miss X's parents entrusted The Mestern Group to ensure they had the right assets to support her, and her sibling's education. The money saved in a registered education savings plan (RESP) for Miss X was unused, so we were asked to invest that money instead.

What did Miss X require from The Mestern Group?

Miss X has a well-paying job and does not need income from the capital she has invested with us. However, she does have the goal of purchasing a house in the next few years.

What advice did The Mestern Group give?

Miss X needed a non-income, tax-efficient growth focused solution for the capital she was going to invest with The Mestern Group. She had contribution room in her Tax-Free Savings Account (TFSA), so money was moved to her TFSA, allowing her investments to grow 100% tax-free. Due to the potential need for liquidity for the upcoming purchase of a home, Miss X also needed investments with a shorter-term horizon and The Mestern Group provided a suitable solution.

As Miss X was able to save money, we also recommended that she use her Registered Retirement Savings Plan (RRSP) through her employment, as her contribution is matched by her employer. We advised Miss X about the home buyer's plan, an option for Canadian residents to purchase their first home by withdrawing funds from their RRSP, without incurring a tax liability.

What solutions did The Mestern Group provide?

In Miss X's TFSA, we invested her capital fully in our Global Growth Balanced Mutual Fund Model, a portfolio that is comprised of 5-star Morningstar rated balanced mutual funds with global exposure and an asset allocation of 50% equity, 50% fixed income. The asset allocation of our Global Growth Balanced Mutual Fund Model minimized Miss X's exposure to the equity market volatility, and its global exposure minimizes her susceptibility to geographical and political risk.

Additionally, Miss X has elected to be contacted on a semi-annual basis regarding her portfolio performance. She has the option to increase her performance review schedule frequency to quarterly, which is the standard for all our clients.