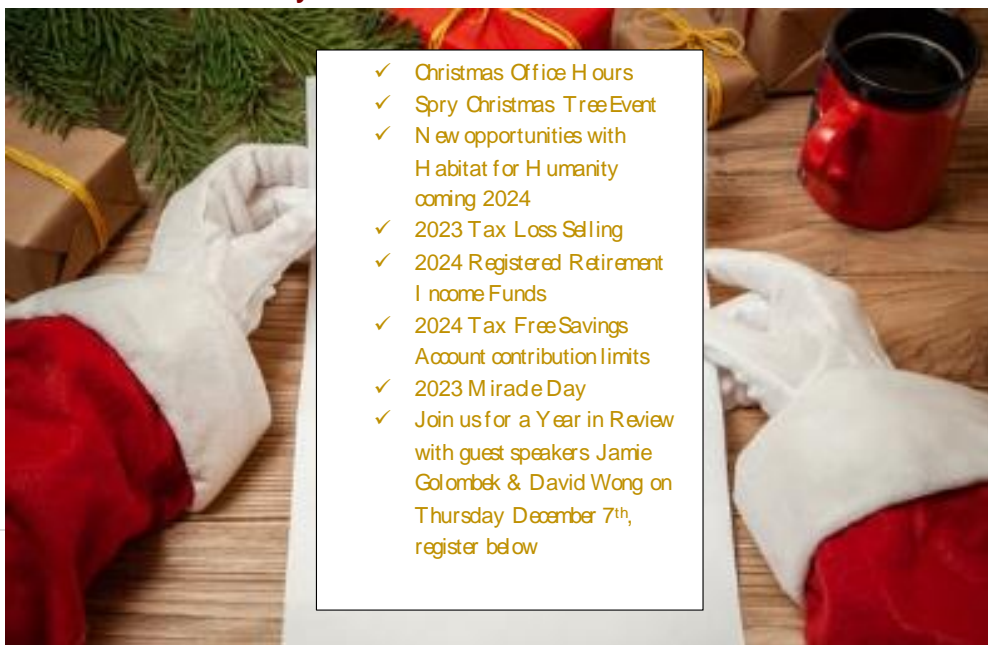




HAPPY HOLIDAYS FROM ALL OF US HERE AT LEY WEALTH MANAGEMENT GROUP



There certainly is lots going on as we approach the end of 2023 and we don't want you to miss any of the details, so we have had Santa put together a check list for you:



- ✓ Christmas Office Hours
- ✓ Spry Christmas Tree Event
- ✓ New opportunities with Habitat for Humanity coming 2024
- ✓ 2023 Tax Loss Selling
- ✓ 2024 Registered Retirement Income Funds
- ✓ 2024 Tax Free Savings Account contribution limits
- ✓ 2023 Miracle Day
- ✓ Join us for a Year in Review with guest speakers Jamie Golombek & David Wong on Thursday December 7th, register below

OFFICE HOLIDAY HOURS

During this special time of year, our office hours will be:

- December 22nd, 8:30 a.m. to 4:00 p.m.
- December 25 & 26, CLOSED for Christmas & Boxing Day
- January 1st, 2024 CLOSED for New Year's Day



FAMILY CHRISTMAS AT SPRY FAMILY CHRISTMAS TREE FARM

We are proud to be sponsoring the Santa Station at this family friendly event in support of Northumberland Hills Hospital. All proceeds raised will go to support the Hospital Foundation.

PLEASE JOIN US AT THE SPRY FAMILY CHRISTMAS TREE FARM

8329 DANFORTH RD. COBOURG, ON

SATURDAY DECEMBER 2, 2023
10:00AM-4:00PM

Enjoy a bonfire, chili lunch, hot chocolate, coffee, and treats!
Snap a photo with Santa & Mrs. Claus.

ALL PROCEEDS (100%) SUPPORT:



**NORTHUMBERLAND HILLS
HOSPITAL FOUNDATION**
Better Care for Our Community



\$70 for any size tree
\$100 for fir trees



CIBC PRIVATE WEALTH
WOOD GUNDY

LEY WEALTH
MANAGEMENT GROUP



HABITAT FOR HUMANITY NORTHUMBERLAND

Come and join the fun and help us build a better community!

We have made a substantial financial contribution to Habitat for Humanity Northumberland and in return we have been offered 4 dates for you to join us in building a better community.



We have two exciting opportunities coming up next year, one during March 4th – 8th for an All-Women's Week build. You are invited to join other women on a day of your choosing from 8:30 a.m. to 3:30 p.m.

Our final build will be open to all clients on Tuesday April 23rd. Stay tuned for more information on this future date.

Should you have any questions or want to registered early for one of these two events, please call Jaclyn at 905-372-3597



2023 TAX LOSS SELLING

We are reviewing your portfolios for potential year-end tax loss selling. If you did not hear from us, you did not have any significant tax-loss selling opportunities.

2024 REGISTERED RETIREMENT INCOME FUNDS (RRIF)

On approximately January 5, 2024, our team will have access to your new RRIF minimum payments. If you have chosen to receive the minimum, we will make the changes to your payment amounts. If the amount reflects a substantial change we will contact you.



Your 2024 RRIF payment information will be reflected in your January 2024 month-end statements.

2024 TAX FREE SAVINGS ACCOUNTS (TFSA)



As in the past, and per our discussions, we will top up your TFSA account if your investment portfolio has the cash and/or a position we can move over in-kind to take advantage of the tax-free returns your TFSA offers.

For 2024 the contribution limit has increased to **\$7,000.**

The maximum you can contribute to a TFSA in 2024 (no matter the number of plans you have) is \$95,000.



Together, we're creating a world without limits to ambition.

On December 6, we're celebrating the 39th CIBC Miracle Day, a proud, charitable giving tradition that we started in 1984. By working together with (you, me, CIBC and children's charities) we can make a difference in the lives of children and youth from underserved communities.

Over the last 25 years Ley Wealth Management Group has donated over \$127,500 to various children's needs right here in our community. Our donation is made up by our team donating the commissions and fees we earn that day to a local children's charity. This year we will be donating to Five Counties Children's Centre.

If you're planning to do any tax-loss selling or portfolio changes before year-end, please consider initiating these trades on December 6 to help.

If you have any questions, please contact us at **905-372-5330** or visit [CIBC Miracle Day](#).

CIBC Private Wealth invites you to an exclusive webcast:

A year in review – 2023 investment and tax considerations

2023 has been a year of navigating continuous change for investors, from geopolitical shifts and market volatility to elevated inflation and a rise in the cost of living. Join CIBC investment and tax professionals as they discuss how global equity and fixed income markets performed over the past year, how CIBC Asset Management has aligned its portfolios for growth, and key tax planning tips for investors to consider before the end of this year.

David Wong



Chief Investment Officer,
Managing Director & Head,
Total Investment Solutions
CIBC Asset Management

Jamie Golombek



Managing Director, Tax
& Estate Planning
CIBC Private Wealth

Join us **Thursday, December 7, 2023** from **4:00pm - 5:00pm ET**

[!\[\]\(529949c2c3dadbaa4e538e8c643454bc_img.jpg\) **REGISTER HERE**](#)

Your host: Wilma Ditchfield



Senior Vice-President, National office of CIBC Private Wealth and Imperial Service

Gordon M. Ley, CIM
Sr. Wealth Advisor

Lynn Agueci
Associate Wealth Advisor

Jaclyn Agueci
Administrative Associate

Tina Misev
Administrative Assistant

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Clients are advised to seek advice regarding their particular circumstances from their personal tax and legal advisors.

If you are currently a CIBC Wood Gundy client, please contact your Investment Advisor.