# Products And Services

## ASSET ADVANTAGE ACCOUNT® (AAA) DELIVERS SUCCESSFUL MONEY MANAGEMENT

Asset Advantage Account simplifies your life by conveniently integrating your investment account with the management of your everyday finances. A multi-faceted investment service that integrates all your investment, banking and borrowing transactions into one easy-to-access account.

## ALTERNATIVE INVESTMENTS

Alternative investments can offer an effective way to diversify the portfolios of more sophisticated investors. Typically, alternative investments are based on strategies that use leverage, arbitrage, derivatives and long or short positions.

## FINANCIAL PLANNING

A financial plan can provide you and your family with the peace of mind that comes from knowing that you have not only given thought to your future, but have taken steps towards it. We have the tools and resources to guide you through the financial planning process.

## RETIREMENT SOLUTIONS

Whether saving for retirement or a child's post-secondary education, registered accounts are a tax-effective addition to any investment portfolio. We offer the following registered account options for our clients:

- Registered Retirement Savings Plan (RRSP)
- Registered Education Savings Plan (RESP)
- Registered Retirement Income Fund (RRIF)
- Tax-Free Savings Account (TFSA)
- Locked-In Retirement Account (LIRA)

## CHARITABLE GIVING

Charitable giving can help you support an organization you believe in, while reducing your own tax liabilities and improving your overall estate plan. Whether you are looking to make a gift of cash or property — now or in the future — we can help you achieve your goals in the context of your overall estate plan.

## ESTATE PLANNING

Planning for a smooth transition of your assets to family members requires a thoughtful estate plan based on your personal values and goals. Our professionals can help you navigate a wide range of issues and we can also offer guidance and advice on tax strategies and how to reduce the impact of market risks and potential family disputes —both now and when your estate is settled.

## BUSINESS SUCCESSION PLANNING

If you own a business, you may be hoping that a family member will take over when you retire or you may be looking to find an independent buyer who understands your business and can continue to serve your customers. With the help of our team of experts, we can help you formulate a strategy for an effective transition.