Wealth Management
Dominion Securities

Portfolio Advisor

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Around the world in 80 seconds

Canada

As the economy began to choke and sputter in the latter half of 2023, the Bank of Canada (BoC) moved to the sidelines in mid-summer, and now appears to be considering rate cuts in the months ahead. Negative GDP growth for the third quarter and the gradual fall in the rate of inflation demonstrate that the BoC's restrictive monetary policy has worked to cool spending. However, in doing so, it has also substantially raised the risk of recession in 2024. While wide-spread labour unrest has dissipated, it took its toll on economic growth in 2023, while higher interest rates and bond yields drove funding costs higher, dampening the real estate sector. Equities ended the year mixed, lagging their U.S. counterparts, but saw strength at year-end as the outlook brightened for the year ahead.

United States

The economy has remained remarkably resilient in the face of the highest interest rates in more than two decades, growing at a pace that was above the historical average during the first half of 2023 year. However, economic data over the last months of last year continue to suggest that the world's largest economy is slowing, with a recession still possible in the first half of this year. U.S. Federal Reserve Chairman Powell used his last Federal Open Market Committee meeting of the year to suggest that the central bank would cut its discount rate in 2024, lighting a fire under stock prices and driving bond yields down sharply. Technology stocks continued to lead the way higher in 2023, driving the S&P 500 Index back to its pre-bear market highs.

Europe

The region's economy continues to face recession risks, as growth slowed over the last months of 2023, and interest rates remained relatively high to combat rapidly falling but still-high inflation. European stocks continue to face headwinds from this weak macroeconomic backdrop, with a besieged consumer pulling in spending and the post-COVID tourism boost fading. Global uncertainty and rising geo-political risk have also worked to keep a lid on both markets and the economy, with worries persisting over the impact of the war between Russia and Ukraine. However, with the increasing likelihood of rate cuts in 2024, markets are expected to see some relief as the year progresses and the global economy begins to find its footing again, driving up demand for the region's goods and services.

Emerging markets

Emerging-market equities largely underperformed developed markets ones in 2023, with much of the relative weakness driven by the poor performance of China, which accounts for 28.6% of the emerging-market equity benchmark. China's economy has experienced broad weakness following its reopening from the pandemic in late 2022. We expect earnings growth in emerging markets to rise faster than in developed markets over the next two years, with that growth being driven by countries such as technology leaders South Korea and Taiwan. Falling inflation combined with a moderating outlook on global growth will likely prompt many emerging-market central banks to focus on lowering interest rates rather than increasing them over the next 12 months, spurring a recovery in equities.

To learn more, please ask us for the latest issue of *Global Insight*.

Dividends and your portfolio: A sweet "Double Double" deal for Canadian investors

Dividends paid from publicly listed companies have proven to be an important component to investors' success in growing their wealth over time. Investors can benefit from dividends' steady income, their portfolio-stabilizing affects in volatile times, and their tax efficiency when held in a non-registered portfolio – all of which make dividend-paying stocks a nice "cup" of benefits for investors.

From disappointment to hope – markets begin their recovery from the ravages of the bear market

Since their post-pandemic surges petered out in early 2022, global equity markets have tested the patience of investors with their high levels of volatility and almost two years of disappointing returns.

But with mere weeks to go in 2023, markets surged, as investors' spirits were lifted on hopes that, not only did it appear that interest rates were not going any higher, but that they would in fact be cut in and through 2024. Central banks in Canada, the U.S., Great Britain and across Europe all seemed to share the view that inflation was receding enough to bring down rates in the coming months; and, to add to the suddenly rosy outlook, that key global economic engines like the U.S. would likely skirt a serious economic slowdown or, more importantly, a full out recession.

"When in disgrace with Fortune and [investors'] eyes..." – Dividend-paying stocks look for redemption

High interest rates and bond yields, coupled with worries over a slowing economy, took a heavy toll on dividend-paying stocks over the last few years. As interest rates and bond yields rose through 2022 and 2023, dividend-paying stocks lost out on a comparative value basis with investors when compared to bonds and even GICs. As the latter two's yields and rates rose, investors bet that a bond or GIC was less risky than a dividend-paying stock but suddenly paid as well if not better.

As well, from a risk perspective, many dividend-paying stocks are in capital-intensive industries like infrastructure and utilities, and as rates rose, so did financing and debt costs for these companies, risking a reduction in their ability to increase or, in some cases, even pay dividends. The same is true on the debt side, as companies such as REITs with typically high debt levels suddenly looked riskier in light of sharply higher financing costs.

Fast forward to today, and the situation is quickly improving for dividend-payers. As bond yields have come down significantly from their most recent highs and interest rates look set to follow as central banks begin to cut their trend-setting rates in the months ahead, this naturally reverses many of the things that have turned investors away from dividend-paying stocks. As well, an improving outlook for the North American economy sets up this type of investment for better days ahead.

The first "Double": key portfolio management benefits of dividend-paying stocks

If it makes sense based on your portfolio goals and your risk profile, dividend-paying stocks – and, importantly, companies that increase their dividend payments to shareholders consistently over time – can offer some excellent benefits:

1) Dividend-payers have outperformed the market over time: Dividend-paying stocks – and especially dividend growers – have historically offered better returns than the broader market, as companies that are able to pay dividends to their shareholders are usually financially strong and successful businesses with healthy earnings and cashflows.

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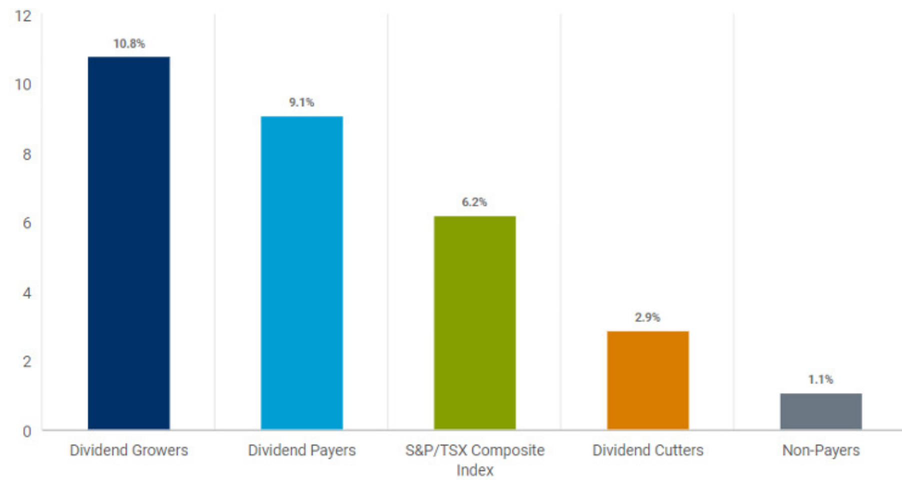
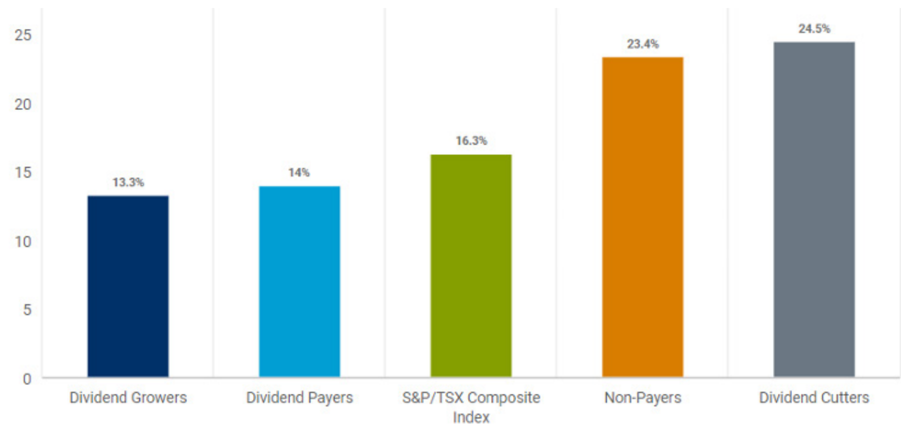
Compound annual total returns (1986 - 2022)



Performance from October 1986 – December 2022. Equal Weighted Equity Only Total Return Indexes. Dividend Growers, Payers, Cutters and Non-Payers are determined annually. Growers had a positive 12-month change in dividends paid; Payers paid dividends; Cutters had a negative 12-month change in dividends paid; Non-payers did not pay a dividend.
Source: RBC Capital Markets Quantitative Research, RBC GAM. An investment cannot be made directly into an index. The graph does not reflect transaction costs, investment management fees or taxes. If such costs and fees were reflected, returns would be lower. Past performance is not a guarantee of future results.

2) Dividend-payers have experienced less volatility over time: Dividend payouts can help make their stocks less susceptible to sharp price changes. This is primarily for two reasons: one, less of the return of a stock is dependent on price appreciation, as the regular flow of income (usually) on a quarterly basis provides a good portion of the total return of the stock; and, as per Point #1, companies that can afford to pay out dividends are usually ones that are cash rich and creating more in profits than the company can reasonable reinvest back into the company. This "signals" to investors that these companies are stable and in a strong financial position. Of note, over the last 50 years, dividends have represented fully one-third of the S&P/TSX Composite Index's return.

Annualized volatility (1986-2022)



Performance from October 1986 – December 2022. Equal Weighted Equity Only Total Return Indexes.
Source: RBC Capital Markets Quantitative Research, RBC GAM. An investment cannot be made directly into an index. The graph does not reflect transaction costs, investment management fees or taxes. If such costs and fees were reflected, returns would be lower. Past performance is not a guarantee of future results. Standard deviation is a commonly used measure of risk and is applied to the annual rate of return of an investment to measure the investment's volatility. Standard deviation shows how much the return on an investment is deviating from expected normal returns. A higher standard deviation indicates a greater variability in investment performance.

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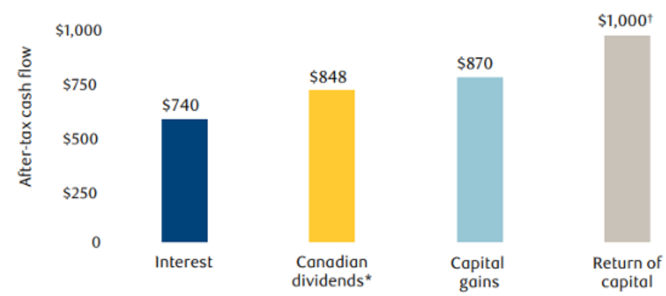
The second "Double": Tax benefits of dividend-paying stocks

Beyond their notable investment and portfolio management benefits, dividends also have tax benefits for investors who may be holding stocks outside of a tax-sheltered plan such as a Registered Retirement Savings Plan (RRSP) or a Tax-Free Savings Account (TFSA):

1) Effective tax investing: Individuals who receive eligible dividends from Canadian companies can claim the Dividend Tax Credit (DTC), a federal tax credit (a provincial dividend tax credit may also apply) to reflect the fact that the company paying the dividend has already paid Canadian tax on its profits. The DTC can significantly reduce the taxable amount of dividend income, a real boon for those seeking income and who are in higher tax brackets.

Net after tax cash flow on $1000 of investment income



For the purposes of this example, a marginal federal tax rate of 26% is used. Please note that rates are unique to the tax circumstances of each individual and are provided herein for illustrative purposes only. In addition to the federal taxes noted in the example, provincial taxes are required to be paid. The amount of provincial taxes will vary according to province (provincial dividend tax credits also apply). When combined, the total of the federal and provincial taxes equals the taxes owing on taxable income. All figures are rounded to the nearest whole number. Tax rates are subject to change.

* Represents eligible Canadian dividends with a federal tax credit of 15.02%.

† ROC distributions are not generally taxable in the year they are received, but do lower your ACB, which could lead to a higher capital gain or a smaller capital loss when the investment is eventually sold.

2) "Less tax? I'm in!": Because of the tax benefits associated with dividend-paying stocks, they are even further in demand by investors who require tax-effective income, especially retirees looking to create cashflow in their golden years. The benefit to this is that it tends to further contribute to stable stock performance over time, as investors seek the regular flow of dividends from their issuers and not just capital gains as provided by non-dividend payers, reducing the need to sell their positions to generate gains or to minimize losses – especially when volatility hits.

We can help fill up your portfolio with the sweet "Double Double" benefits of dividends

If you are looking to leverage the multiple benefits offered by dividend-paying stocks for your portfolio, and it makes sense given your risk profile and goals, talk to us today – we can help.

What to do when you are expecting...a tax refund

Five smart ways to maximize your refund this tax season

If you are like the more than 29 million individuals and 1.3 million businesses expected to file taxes this year, you may also be one of the almost 18 million who are likely to receive a tax refund for their efforts. According to the latest figures, that's the number of filers that the Canada Revenue Agency (CRA) sent back $37.3 billion to between February 2022 and January 2023, with the average refund coming in at $2,093.

If you are one of millions of Canadians expecting a refund after this tax season, it can be tempting to use these "found" funds for something fun like a vacation, or for something less fun but certainly important like making repairs or renos to your home. But depending upon your financial goals and how on track you are to achieving them, you may want to consider the following five ideas to deploy your tax refund:

1. Education savings: If you plan to assist your children or grandchildren with their education costs, you may want to use your income tax refund to contribute to a Registered Education Savings Plan (RESP). The first $2,500 of RESP contributions attracts a federal government grant of $500 to $600, depending on your family income. For more information on education funding, go to: **https://www.rbcwealthmanagement.com/en-ca/solutions/funding-education.**

2. Reduce non-deductible debt: Consider paying down outstanding non-deductible debt that's subject to a high interest rate. Non-deductible debt includes credit card debt, a personal-use car loan, a line of credit used for personal purposes or the mortgage on your home. As the interest on a loan used for personal purposes is not deductible for income tax purposes, you're paying the interest on the loan with after-tax dollars.

3. Contribute to your RRSP or non-registered savings: Save your income tax refund in a Registered Retirement Savings Plan (RRSP) or a non-registered account, and continue to grow and compound your wealth over time within your portfolio. Whether you should save your refund in a RRSP or a non-registered account depends on your specific circumstances and several financial assumptions. Here's some general guidance that may help with this decision:

- If you expect your marginal tax rate in retirement to be the same or lower than your marginal tax rate today, consider contributing to your RRSP.
- If you want to invest in securities that produce Canadian-source dividends and capital gains and you're in a low tax bracket today but expect to be in a higher tax bracket in retirement, you're generally better off saving outside an RRSP.

4. Contribute to your TFSA: The Tax-Free Savings Account (TFSA) provides a further option for investing your tax refund. You can contribute to your TFSA each year up to the annual limit ($7,000 in 2024, and $95,000 maximum lifetime amount for eligible contributors). If you haven't maximized your contributions to a TFSA in previous tax years, the unused contribution room is added to your TFSA contribution room. All growth, income and withdrawals are tax free. To learn more, got to: **https://www.rbcwealthmanagement.com/en-ca/newsletters/tfsa.**

5. Emergency fund: A fundamental financial planning strategy is to set aside some money for unexpected expenses or a job loss. In general, consider keeping approximately three to six months' worth of living expenses within a liquid emergency fund. If you don't have an adequate emergency fund, you may want to direct some or all of your tax refund towards creating one.

If you do receive a refund back from the government after this coming tax season, contact us to discuss how we can help you might the right decisions to maximize the funds to best achieve your goals.

Swipe left! Five ways to avoid being swept off your feet by romance scams

It's a tale as old as time: a con artist, often under an assumed identity, targets a naïve or vulnerable individual and feigns romantic interest in them. The con artist gains their affection and trust, and, either through deception or manipulation or both, uses that affection and trust to exploit or steal from their target. It can leave the victim brokenhearted – and just broke. The greatest damage is often more psychological than financial, with victims left traumatized and ashamed.

In today's online world, these confidence operators can reach through the Internet, often via social media, to stalk, assess, and then target their victims. While it is easier today than ever to find their victims, these cyber scammers are often more successful in their nefarious deeds given the abundance of information that they can learn about their victims online, and this information can then be deployed to more easily and effectively gain the trust of, manipulate and control their targets.

According to the RCMP, in 2021:

- The Canadian Anti-Fraud Centre received 1,928 complaints of romance frauds from 925 Canadian victims who suffered losses of more than $64 million, increases from 2020 of 25% and 129%, respectively.
- Romance scams were responsible for the second highest amount of fraud-related dollar loss, led only by investment scams.
- Reported instances of romance fraud are likely much lower than actual numbers because many victims never report the crime or tell their loved ones due to shame, fear of ridicule, and denial.

(Source: Just the facts: Romance scams (https://www.grc.gc.ca/en/gazette/just-the-facts-romance-scams), RCMP website, May 26, 2022)

Five of (broken) hearts: Five romance scam "red flags" to watch for

Most victims of "sweetheart swindles" admit that they never saw it coming – after all, these are extremely skilled con artists who know what they are doing, and working on the basis that you do not. Avoiding these scams is often more about awareness and maintaining a healthy dose of skepticism regarding anything that comes up unexpectedly via social media or your email. Some of these red flags include:

1. The romance moves (too) quickly: If your new online "friend" comes on strong after just a few messages, they may be trying to get you emotionally invested quickly. Another concern is if they begin to pressure you to start chatting or messaging outside of a trusted dating app. Many dating sites/apps actively watch for scammers, so

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cyber criminals prefer to move you to "safer" ground and will often try to get targets to start emailing, texting or using a messaging app early on in the conversation.

2. A request for personal information: If someone begins asking you for your address, date of birth, parents' names, financial information or any other type of personal information used to identify you, their interest is likely malicious.

3. A lack of personal details: If the person you are talking to asks you to share personal details about yourself — while being reluctant to do the same — this could be a sign they're hiding something. They may also have only a few vague profile photos of themselves online, compared to the many pictures authentic users tend to have.

4. Avoiding meeting up in-person: A common lie is that the scammer is unable to meet in person as they are living or travelling outside the country, in the military, or working in a remote area. If they do agree to a meeting, an "emergency" often comes up at the last minute, such as car trouble, a declined credit card, a sick friend, pet or relative (all of which represent a great way for them to ask for help...).

5. Requesting money: As they build their relationship and their victim becomes emotionally invested, invariably a "situation" will occur and the con will ask for money. Common requests include asking for help paying medical expenses, buying a ticket to visit you, or helping them pay fees to get them out of trouble. Many scammers will ask their victim to accept an e-transfer on their behalf, or transfer or receive packages for them, which is often a cover for illegal activity.

"Thanks, but I'm washing my hair that night": Five ways to avoid romance scams

According to RBC's cybersecurity experts, here are five ways to avoid becoming a victim of a romance racket:

- Never give away personal information such as your address, date of birth, social insurance number or financial information to someone you have only met online.
- Do not accept e-transfers on someone else's behalf.
- Avoid sending compromising images or revealing sensitive information about yourself.
- Do research into an individual's presence on multiple other platforms, such as Facebook, Instagram and LinkedIn, to help ensure they are who they say they are. You can also reverse image search using a photo of them from their dating profile to confirm their identity.
- If you or a loved one have been a victim of a romance scam, report it to the police, your financial institution and the dating or social media platform the scammer used to make contact.

As with all things on the Internet and social media, it is important to stay aware, listen to your instincts and talk with your friends and family about the people you meet. To learn more, check out the RBC cybersecurity site (**https://www.rbc.com/cyber-security/index.html**) for more information and to sign up to their free scam alerts service (**https://www.rbc.com/cyber-security/alerts**).

International Women's Day 2024: "We are women, hear us roar!"

This year's International Women's Day (IWD) serves as an important reminder that the future of the global economy, and the wealth industry in particular, is unquestionably tied to the increasing engagement and success of women. While it's one day of the year, IWD reflects and recognizes over a century of progress. In the world of wealth management, the rising power of women investors is a fact and an opportunity that needs to be embraced, respected, and celebrated all year, every year.

First established in Europe in 1911 (long before women even had the right to vote in Canada), International Women's Day is observed globally on March 8th. According to the IWD website, https://www.internationalwomensday.com/ the day recognizes the myriad and multitude of achievements and contributions made to our economic, social, cultural, and political worlds by women, as well as marking "a call to action for accelerating women's equality".

"Don't try to lessen yourself for the world; let the world catch up with you." ~ Beyonce

2024's IWD theme is "Inspire Inclusion", a noteworthy goal, and timely, especially when one reflects on the inspiring run that woman are on, particularly in the critically important and influential areas of entertainment and media. Consider that:

- The "Barbie" movie broke several box office records and has grossed over $1.5 billion, making it the highest-grossing film by a female director and Warner Bros' highest-grossing film in the U.S. - ever.
- Beyonce's Renaissance World Tour was an incredible success, earning close to $600 million globally, with 2.7 million fans attending 56 concerts in 39 cities, and generated an estimated $4.5 billion for the American economy – nearly as much as the 2008 Olympics did for Beijing.[1,2]
- Taylor Swift's 53-concert sold-out Eras Tour is expected to have earned the singer over $4 billion – the most ever from a single tour for any musical act. According to CreditSights, T-Swift's tour drove a notable improvement in hotels' financial performance when it came to town – called the "T-Swift Lift".

Wonder Women and wealth – the pendulum has swung...

While very noticeable in their dominance and success, these Wonder Women performers and influencers in the entertainment world are only some of the many examples of how the economic importance and power of women has become manifest over just the past few decades. Consider that:

- Globally, over 80% of purchase decisions are made by women, who contribute close to 40% of global Gross Domestic Product.
- Female representation in the workforce continues to rise. According to Pew Research Center analysis of government data, in the U.S. women accounted for more than half of the college-educated labour force by late 2019, and the numbers are similar in Canada.[3]

...and will keeping swinging higher

One critically important area where women continue to power forward and assert their place is in the world of wealth. Women investors are a powerful presence today, and that's only expected to increase in the future:

- American women control more than $10 trillion in assets (a third of U.S. financial assets), and according to a recent study conducted by McKinsey, https://www.mckinsey.com/industries/financial-services/our-insights/women-as-the-next-wave-of-growth-in-us-wealth-management this amount is expected to triple by 2030, in part due to inheritance of financial assets from Baby Boomer men.

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- In Canada, by 2028, it is estimated that women will control $4 trillion in assets – almost doubling the $2.2 trillion they control today. This phenomenon is compounded by trends that women themselves are generating more wealth through greater participation in the workforce and entrepreneurship.

Inspired by AND inspiring change

Influence can bring change, and women's growing impact in the wealth world is no different. According to the same McKinsey report, 70% of women inheriting wealth are likely to change their investment advisor, not satisfied to simply accept their parents' or spouse's advice provider. This suggests that women will not only be inspired to continue to stake their proper claim in all areas of their lives, but that the wealth industry must evolve – and rapidly – to meet their rising expectations and needs.

The firms of today that are meeting this ever-growing opportunity recognize the need for a more female-focused and nuanced understanding of the goals of their female clients in areas such as health, lifestyle, and legacy. On the other side of the coin, they must understand and respond to the fact that women also deal with unique challenges, such as typically living longer than men, and that they often have less saved to support them in their retirement years due to the wage gap and fewer years in the workforce (often because of pregnancy and child rearing).

At RBC Dominion Securities, we embrace and celebrate the advancement and achievements of women across the globe – on March 8th and throughout the year. On this IWD, the RBC lion roars in support of and alongside all women to celebrate their progress – and the even greater achievements to come.

Sources:

[1] "Yelp coins the 'Beyonce bump' for the economic halo created by the pop star's Renaissance Tour". Fortune Magazine (July 19,2023).

[2] "Beyonce's Silvery, Shimmering Renaissance". New York Times (September 27, 2023).

[3] "Women now outnumber men in the U.S. college-educated labor force". Pew Research Centre (September 26, 2022).

Through loving eyes – how to spot the signs of dementia

The devastating effects of dementia are increasingly a reality for Canadians as our population ages. Alzheimer's, a prevalent form of dementia, and other types of the disease are estimated to affect more than 600,000 Canadian today, and recent estimates are now projecting that over 1.3 million of us will be suffering from dementia's devasting effects by 2030.

Dementia – which the World Health Organization describes as a deterioration in memory, thinking, behaviour and the ability to perform everyday activities – is a neurodegenerative disease that progressively destroys one's brain cells. Alzheimer's is a particularly prevalent form of dementia, accounting for 60-80% of the disease's victims. Of note, multiple studies show that women are more likely to be diagnosed with Alzheimer's than men.

Sorting through the misconceptions

Spotting dementia in our loved ones can be tricky. We humans typically lose some of our cognitive capacity and memory over time as we age. What we might think are signs of dementia can be confused with illnesses such anxiety or depression, or may even be caused by the negative side effects of medication – all things that are fairly normal issues for ageing Canadians.

According to Dr. Samir Sinha, director of health policy research at the National Institute on Ageing (NIA) at Toronto Metropolitan University, "There are a lot of misconceptions around what dementia is and isn't."

Dr. Sinha, who is also the director of Geriatrics at Sinai Health and the University Health Network, stresses that dementia isn't just memory loss, but can also involve changes to a person's ability to understand spatial relationships, such as recognizing faces or objects in plain sight. These changes can affect their ability to drive, cause them to get lost on regular walking routes, or make them forget how to prepare a routine meal.

"When we talk about cognitive impairment or dementia, people think about memory, but it's just one of the many cognitive domains we have," he explains.

"Try to get to the bottom of it," he recommends for people who worry they or a loved one might have dementia.

"Then you can figure out things like: Are they depressed because they're cognitively impaired, or vice versa. 'Senior's moments' are okay – and they do happen. It's when you realize it's worse than that [that people should have it checked out]."

Ten signs to watch

According to Alzheimer's Canada, https://alzheimer.ca/en/about-dementia/do-i-have-dementia/10-warning-signs-dementia, the following are the top warning signs that a loved one may be experiencing dementia:

- **Sign 1: Memory changes that affect day-to-day abilities**
  Are you, or the person you know, forgetting things often or struggling to retain new information?
- **Sign 2: Difficulty doing familiar tasks**
  Are you, or the person you know, forgetting how to do a typical routine or task, such as preparing a meal or getting dressed?
- **Sign 3: Changes in language and communication**
  Are you, or the person you know, forgetting words or substituting words that don't fit into a conversation?
- **Sign 4: Disorientation in time and place**
  Are you, or the person you know, having problems knowing what day of the week it is or getting lost in a familiar place?
- **Sign 5: Impaired judgment**
  Are you, or the person you know, not recognizing something that can put health and safety at risk?
- **Sign 6: Problems with abstract thinking**
  Are you, or the person you know, having problems understanding what numbers and symbols mean?

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- **Sign 7: Misplacing things**
  Are you, or the person you know, putting things in places where they shouldn't be?
- **Sign 8: Changes in mood, personality and behaviour**
  Are you, or the person you know, exhibiting severe changes in mood?
- **Sign 9: Loss of initiative**
  Are you, or the person you know, losing interest in friends, family and favourite activities?
- Sign 10: Challenges understanding visual and spatial information
  Are you or someone you know having problems seeing things correctly? Or coordinating visual and spatial information?

We can help

Dementia can affect one's ability to manage their day-to-day affairs, especially financial ones. Your advisor can help you or your loved one prepare for this possibility, and to help loved ones reduce the issues – including exploitation and abuse – that may arise as dementia progresses over time. Learn more about how we're helping Canadians plan ahead for dementia, or talk to us today.