



RBC Wealth Management
Dominion Securities

Byckowski

**WEALTH
MANAGEMENT
GROUP**

Q: We go to Florida every winter. What are the tax implications?

A: U.S. tax and reporting obligations can result in unpleasant surprises and costly penalties. Internal Revenue Service (IRS) applies a test known as the “substantial presence test”, which averages the number of days you were present in the U.S. during the past three-year period.

For a free no-obligation consultation, contact Barb today:

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About the Byckowski Wealth Management Group

Barb has built a business advising clients on the ‘big picture’ of retirement and estate plans, along with day-to-day guidance on their investments, income and tax strategies.

The client has always been her focus: your individual circumstances, interest and stage in life for which she provides you the basis for good decisions, regardless of global market conditions.

Her goal is to help clients be well informed, be confident, remarkable and have the wealth to be extraordinary.

Barbara Byckowski is an Investment Advisor with RBC Dominion Securities Inc. Member CIPF.

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