Q: What key year-end tax strategies should I explore before the end of 2012?

A: Consult with an advisor first before implementing any actions. I review a number of strategies with clients this time of year:

Tax loss selling can generate capital losses and this is the last year you can carry losses back to 2009 and offset them against capital gains from 2009.

Income-splitting via prescribed rate loan to your spouse.

Establish a family trust to income split with your family.

Review total benefits of donating publicly listed securities to your favourite qualified charity.

We have six additional strategies we review with our clients at year-end. For a comprehensive outline and complimentary second-opinion, contact Barb today:

Barbara.byckowski@rbc.com
Tel: 905-875-2807

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.

65 Ontario St S
Milton ON L9T 2M3
T: 905 875 3974
F: 905 875 4035

Toll Free:
1 855 630 0771