What you can expect from us

- Clarity and confidence in your personalized financial plan
- Access to our unique “Watermark” system, providing an ongoing measurement of your success and tracking your goals to inflation, cash flow and returns
- A team of experts managing all the details of your plan and financial fitness
- Phone and email accessibility with timely responses
- Support through volatile markets and major life events, and regular review opportunities to discuss your progress
- Concierge service to manage annual RRSP / TFSA / RESP contributions
- Taxation quarterbacks planning pre- and post-tax season; direct contact with your accountants and lawyers
- Introductions and access to our vast network of legal and accounting experts
- Subscription to our “Keeping you informed” educational newsletters / articles and engaging, interactive events

How we make it happen

Portfolio management

- Creation of investment strategies and coordination of service offerings and standards
- Due diligence in conjunction with our Investment Management committee to ensure a fulsome discussion around each security in the portfolios
- Vigilant review process to manage your stated Investment Policy
- Ensure the most tax-efficient allocation of assets is applied to each household
- Currency – preferred rates and exposure management
- Management of annual tax review program and gain/loss information to clients, accountants and wealth planners
- Ongoing performance reviews applied to each security and holding

Wealth and tax planning

- Discovery interview process
- Net worth, budgeting and cash flow analysis
- Development and ongoing review of plans, with illustrations through the Watermark goals-based reporting program
- Life insurance review and needs assessment
- Retirement planning and income projections
- Estate planning and maximization of wealth transfer
- Tax planning and tax minimization strategies
- Business succession strategies
- Collaboration with your tax and legal advisors
- Access to a vast network of lawyers, accountants and other professionals

Administration / reporting

- A complete quarterly Watermark report detailing sector and security allocation and performance metrics (mailed or online)
- Management of online account access (WM Online)
- Efficient response to client requests and needs, ensuring timely turnaround on required transactions
- Management and support of annual TFSA, RSP and RESP program
- Management of annual RRIF withdrawal program and ongoing support
- Assistance with charitable donations from your portfolio; direct communication with charities to ensure effective and efficient processing
- Communication with your tax accountants and/or legal counsel, as required.

We are pleased to offer you and your family a wide range of wealth management solutions, trusted advice and the expertise of our team. Transparency comes first in all that we do. It is important to us that you have full visibility into your costs, as well as a clear understanding of the advice and service you can expect to receive from our team.