

# Wealth Management Matters



Wealth Management  
Dominion Securities

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Chinner Wealth Management Group

RBC Dominion Securities Inc.

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\*Please contact us if you would like more information about the topics discussed in this newsletter.



*Tis the season to tidy, dust & organize. As we ready our homes for sunshine and summer, here are some tips on making sure you have your financial affairs all done and dusted for another year.*

- Estate Planning – ensure your will is up to date and your next of kin is aware of how to find it. Speak with your advisor to complete an estate checklist and ensure you are not missing anything. Ensure beneficiaries on all accounts have been updated.
- POA & Personal Directives – make sure you have a person you trust appointed to enact your wishes in both your financial and health perspectives. RBC Estate & Trust Specialist are a valuable resource for consultation at no cost.
- TFSA, RSP, & RESP contributions – now that you have filed your taxes, it is a good time to assess your ability to max out any contributions.
- Documentation – be sure to keep any supporting tax documentation for 7 years. If you have gone paperless and have access to online documentation, find out how far back your online records go, and shred what you no longer need. Consider scanning documentation into your computer to cut back on paper storage. **If you need documents shredded and you do not have access to a shredder, bring them in to us and we will shred them for you.**
- Go Paperless – where possible, switch to electronic bills and statements. You will not only increase space in your filing cabinet, but also help clean up our environmental footprint.
- Take an Online Inventory – check on your online accounts. If there are any accounts that are inactive, cancel them. Consider changing your passwords if you have had the same one for some time.
- Dispose of Old Electronics – restore any old electronics to factory settings to remove any personal information, and take them to the electronic waste centre. The materials collected there are sent to be processed and recycled.
- Review – book a review with your financial advisor to ensure your investments are in line with your financial goals.

We dream of having  
a clean house –  
but who dreams  
of actually doing  
the cleaning?

MARCUS BUCKINGHAM

GH

Are you using DS Online  
Yet?

## Easy Strawberry Rhubarb Muffins

### Ingredients:

- 2c flour
- 1 tsp baking soda
- ½ tsp salt
- ¼ tsp ground ginger
- 1c strawberries
- 1c rhubarb
- 2 eggs beaten
- ½ c each brown & white sugar
- ½ c vegetable oil
- ¼ c plain yogurt
- ¼ c buttermilk
- 2 tsp lemon zest
- 1 tsp vanilla extract



### Instructions:

1. Preheat oven to 375.
2. Whisk together flour, baking powder, baking soda, salt and ginger.
3. In a separate bowl, whisk together eggs, sugar, yogurt, buttermilk, vanilla, lemon zest and vegetable oil.
4. Stir wet ingredients into dry.
5. Gently fold in strawberries and rhubarb.
6. Divide into muffin cups (about 2-3 heaping spoonfuls).
7. Bake on centre rack for 20-25 minutes until tops are golden.
8. Let cool in pan for 5 minutes, then transfer to a wire rack.

RBC Dominion Securities eDocuments includes account statements, annual reports, tax documents, trade confirmations and other regulatory documents via DS Online. With eDocuments you can securely view, save and print your documents as PDF files and access them at any time. With access to a seven-year archive, you'll be able to access your documents through DS Online at your convenience

### Important Features:

- **DS Two Way Secure Messaging** – a secure line of communication between you and your Investment Advisor. Often eliminates the need for a signature to complete tasks that would otherwise require a letter of authorization.
- **Edocuments** – eliminate paper waste and save a tree by agreeing to receive your statements online. New this year is the ability to receive tax documents online.
- **Real time Fund Transfers** – transfer funds between your RBC Dominion Securities accounts and your RBC bank accounts with no waiting.
- **Update your mailing information** without having to send in a letter of authorization

**\*DS Online can be linked to your RBC Bank Card so you can see all of your accounts with one login. Talk to us today to get you set up.**

I think I have an urge  
to get up and clean the  
house. Wait... no.  
False alarm.



JANE



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