



Charity Donation

November 1, 2023

I hope this email finds you and your family well and in good spirits as we approach the holiday season. My family (at work and at home) and myself, cherished the tradition of hosting a Year End Christmas party to celebrate the year's successes and spread holiday cheer. However, this year again, due to overwhelming feedback we have received from you all, I will be taking a different approach by making a positive impact on those in need.

In lieu of our traditional Christmas party, I will personally (not RBC) allocate the budget to support charitable causes that hold a special place in the hearts of our cherished clients. As the year end Party was primarily for us all to celebrate together, your input is invaluable in making this decision.

I warmly invite you to share your suggestions on which charities I should consider for our holiday donations. Your recommendations will play a crucial role in ensuring that my contributions align with the values and causes that matter most to you.

Please send your suggestions directly to me at <u>Karim.Visram@RBC.com</u> by November 30th. We will pick the top five charities submitted.

I am sincerely grateful for your participation in our annual tradition of giving back. I am genuinely excited to see the positive impact we can make together this holiday season.

Thank you for being a part of this meaningful change in our holiday tradition. Your contributions to this effort will make a significant difference in the lives of those less fortunate, and we (Team Karim and family at home) could not do it without you.

Wishing you a joyful holiday season filled with warmth and happiness.

Warm regards,

Karim

Karim F. Visram CFA: CPA; CFP; FMA | Portfolio Manager, KARIM VISRAM PRIVATE WEALTH MANAGEMENT GROUP RBC Wealth Management, RBC Dominion Securities Inc. T. 416-956-8888 | T.1-800-561-6431 | F.416-956-8803 www.karimvisram.com LinkedIn