RICHARDSON
Wealth

MCKENZIE
WEALTH

Service Report

WEALTH PLANNING SERVICES

Wealth Planning is the process of determining what you want, what you need, and the steps required to get there. The Wealth Plan can also be a very useful guide to benchmark performance over time.

What We Do	Benefit to You
Help you commit to your goals by putting them in writing.	In our experience, written goals are followed up far more than unwritten ones. This is a simple step that can increase the likelihood of achieving your goal.
Help you prioritize your financial goals.	We can avoid trying to do everything at once. Dealing with the most important issues first can relieve financial stress and gives you time to work on other issues later.
Use the Wealth Plan as a tool to design the investment plan.	Wealth plans use financial projections based on assumed rates of return and client's disposition to volatility. An investment plan takes the theory of the Wealth Plan and puts it to practice.
Use the Wealth Plan as a tool to discuss all aspects of your financial life.	Tax planning, wills and estates as well as asset protection are other issues that are considered as part of the planning process. These may not be issues you think about on a regular basis.
Help you save for your children's education.	Every parent or grandparent dreams of a good education for their child and a good start in life. Very good government grants can be accessed as well.
Incorporate private pension, CPP and OAS into the plans.	A robust discussion of when to take Federal benefits can help you clarify another source of cash flow in retirement.
Help you plan for the long term while enjoying the present.	The early years of retirement when you are most active is likely to be the time you will spend the most money. The Wealth Plan and Investment Plan can give you peace of mind with cash flow during retirement.

McKenzie Wealth

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TAX AND ESTATE PLANNING SERVICES

Richardson Wealth employs a separate dedicated team of tax and estate specialists. These professionals complement our in-house financial planners and help us to help you with complicated or unique tax and estate issues.

What We Do	Benefit To You
Asset allocation review.	We can ensure that investment assets which do not have favorable tax treatments are sheltered in registered accounts as part of your overall asset allocation strategy.
Provide timely information on any change to tax treatment of investments.	We get timely commentary on any change in policy from out Tax & Estate team. We can share this with you and with your own tax advisor to determine any impact you may experience.
Explore possible ways to income split during retirement with spouses.	Consideration of each partner's marginal tax rate as part of the wealth and investment plan can lead to absolute tax savings for your family.
Education for you and your adult children about will planning.	Educate the young adults in your life about the importance of a letter of direction and the value of wills.
Access to a will / estate consultation.	This service can help you in advance understand the issues to consider or potential strategies to implement before you update wills with an estate lawyer.
Consider tax liability in your estate.	The Wealth Plan can illustrate tax liabilities to the estate with different draw down strategies. This will help you feel more confident in retirement spending.
Explore Tax mitigation strategies for the estate.	A quantitative illustration of costs and benefits could help you explore other estate planning strategies you may have not considered.
Coordinate with your other tax professionals when necessary.	Something as simple as sharing your tax slips with the accountants from My Richardson Online Portal can make their job easier and likely lead to lower filling costs.

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INVEST WITH CONFIDENCE

The investment industry daily sends conflicting statements or opinions on the state of markets. Investment options that can include private equity and alternatives may lead to an overwhelming “tyranny of choice”. We believe the best option is the investment strategy that reflects your disposition and works toward accomplishing your goals.

What We Do	Benefit To You
Ensure the investment recommendations and asset allocation reflect your desire for growth, income and your disposition to volatility.	You want the confidence that your investments are working for you in a good way and still mitigate risk.
Provide investment research to support the recommendations.	We want you to know what your investments are and understand them. This leads to greater peace of mind and helps you deal with the “noise” of the market.
Monitor your investment portfolio.	We see news about your holdings on a timely basis, so you don’t have to monitor each holding. Just as with the original recommendation, we want you to understand why we recommend any changes.
Digest daily, weekly, and monthly investment news from a variety of research providers.	We source 7 separate investment research providers and engage our network of research professionals to provide a much more robust research experience compared to the do-it-yourselfer.
Strive to simplify the investment process.	Other people may have such complex strategies they don’t know what they are doing for them. Complicated does not always mean better.
Keep you informed of major events and provide daily, weekly, and monthly commentary.	We can keep you informed as frequently as you want. The more you understand what is going on, the less of a roller coaster the markets may seem.
Find ways to increase income during retirement.	We can get your investments working for you and provide you with a regular monthly income stream during retirement.
Balance, Growth, and Income.	Our disposition is to develop portfolios that reward the investor with income and provide capital growth. Asset allocation is careful to mitigate volatility.

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SERVICE THAT YOU CAN RELY ON

Being a good financial advisor is not just about knowledge or picking stocks and bonds. It's about knowing who you and your family are, understanding what your personal objectives are and being there when you need us. It's also about being proactive, alert and thorough on your behalf, so you can enjoy your money and not worry about it.

What We Do	Benefit To You
Timely response to your inquiries from any one of our licensed team members.	Sometimes a quick email response is all that is needed to help with a simple request. We don't want the contact experience to be cumbersome or painful.
Keep track of life and family changes that could impact your finances.	This is an industry requirement. Changes in your life can affect your finances positively or negatively. We help you plan and respond to both.
Help you stay on the road to achieving your financial goals, regardless of life's different obstacles.	Consistency is more important than sophistication. We will hold your hand when you need it and give you a nudge if we think you can do something better.
Provide referrals to other professionals such as mortgage broker, personal accountants or estate lawyers.	We have a wide network of in-house experts and external trusted professionals. We can introduce you to someone qualified, experienced and trustworthy.
Provide regular reviews.	Every 6 months we'd like to set aside the time for a meaningful meeting with you. This can be a review of the Wealth Plan, or overall portfolio checkup. It is the best opportunity we have to understand you and your needs better.
Provide ongoing education and information on a wide range of financial issues.	Educated investors are better investors. We can offer a wide range of investment information and deliver it the way you want to receive it.
Be there for you.	"Solid" in a Solid Structure means reliable. It also means we take a proactive approach to contacting you. You can count on us.
Deliver friendly service in a professional manner.	"Structure" in a Solid Structure implies a higher degree of long-term thinking. We look beyond the portfolio and want to help you with all aspects of your financial life.

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