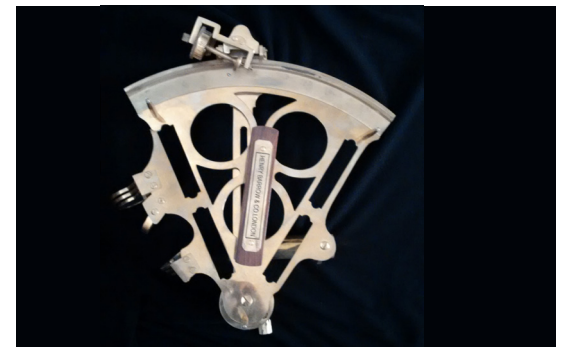


# CHARTING FUTURES



Charter Wealth Management's independent roots date back to 1987. Our foundation was based on the belief that we had to know everything there was to know about our client so we could offer the best advice. Our core values and beliefs remain unchanged today, although we have improved our financial planning process each year for the past 28 years. In addition to our planning services, we offer our clients access to all major Canadian Life Insurance products, full service Money Management Services and Corporate Executor and Trust Services from a major Canadian Bank.

## **FOR INDIVIDUALS...**

### ▪ RETIREMENT

- RRIF/LIRA
- Portfolio Allocation Strategies

### ▪ TAX SAVINGS/EFFICIENCY

- RRSP/TFSA/RESP
- RDSP
- Tax Efficient Investing Outside a Registered Plan

### ▪ RISK MANAGEMENT

- Cash if there is an illness
- Cash if there is a disability
- Cash if there is a death

## **FOR THE BUSINESS OWNER...**

### ▪ RISK MANAGEMENT

- Protection for the business in the event that a key person becomes ill, disabled or dies.
- Protection for the business if a shareholder wants to exit or dies.

### ▪ TAXATION

- Risk Management
- Minimizing Income Tax
- RDTOH/CDA

### ▪ EXIT STRATEGIES

- Corporate Extraction
- Retirement Strategies
- Key-people/Retention Plans

### ▪ SHARE STRUCTURE

- Estate Freezes
- Financing a Buyout

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