



Our monthly newsletter for an optimal  
**VISION - PLANNING - GUIDANCE**  
of your family wealth



December 2014

## WELCOME TO THE FIRST ISSUE OF THE VPG BULLETIN

We are pleased to present the first edition of our bulletin. Published monthly, you will find information on current events as well as the latest tax, wealth management and retirement planning strategies to help you grow and preserve your family legacy.

We would also like to take this opportunity to wish you and your loved ones Happy Holidays. May this Season bring you joy, happiness, prosperity and health.

Francis , Gilles, Josée

PS : Please mark your calendar for our Annual event: A year in review: 2014, and Outlook on 2015. This year, the event will be held on Thursday, January 29, 2015 at 6:30pm at restaurant Le Crystal in Ville St - Laurent, 5285 Henri-Bourassa Boulevard West, [www.lecrystal.com](http://www.lecrystal.com). The official invitation will be sent in January.

An event not to be missed as 2014 was a busy year !



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## WHAT IS THE VPG APPROACH?

**Our wealth management approach is based on three great pillars. Vision, Planning and Guidance.**

This is what we refer to as the VPG approach that allows us to deepen and re-enforce our relationships as well as anticipate the needs of our clients in order to be

able to respond with flexibility and creativity.

▶ **Vision**

Wealth management begins with your vision for your future. What are your personal objectives? Your values? Your ambitions as well as those of your family?

▶ **Planning**

Once we have identified your needs and your objectives, we will establish your investment risk profile by examining a number of factors. Next, we will develop a long-term financial plan that will guide us in the comprehensive management of your wealth.

▶ **Guidance**

The integrated approach to wealth management incorporates many elements to meet and anticipate the complex needs of our high net worth clients.

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## TAX & ESTATE PLANNING STRATEGIES

Each year, whether in bull or bear markets, volatility presents investors with tax loss selling opportunities. If you've realized capital gains during the year, consider selling assets with an accrued loss to offset the gains. You may also realize the loss if you've had capital gains in the last three years that weren't offset by your capital gains exemption.

Few things to consider...

[Read more here](#)

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Sabourin Deraspe, Wealth Management | [www.sabourinderaspe.ca](http://www.sabourinderaspe.ca)

*"We simplify the lives of our clients."*

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