



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



June 2015

We are pleased to announce that Francis has been recently selected to be part of the 'Experts Zone' for the French publication *Finance et Investissement*, a well-known publication in the financial services industry.

Our experience, credentials and expertise in the field of discretionary portfolio management has earned our group a reputation as a highly regarded team of professionals and as a valuable resource in the financial services industry and we are pleased to share this accomplishment with you. [Click here to read our latest article.](#)

As we are heading into summer, the VPG bulletin will pause until September. We would like to take this time to wish all of our clients a wonderful and relaxing summer break.

The bulletin will return in the fall to inform you of current topics and the latest strategies on taxation, wealth management and retirement planning. All this in order to grow and preserve your family wealth.

Enjoy your summer and we will see you in September!

Francis, Gilles and Josée



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**FEDERAL BUDGET 2015:
GOVERNMENT RELAXES WITHDRAWAL
REQUIREMENT FOR RRIFs**



Ottawa is reducing the withdrawal rules for how much seniors must take out of registered retired income funds, a move that comes after extensive lobbying.

The existing RRIF rules, in place since 1992, require someone who turned 71 in 2014 to withdraw 7.38% of the Jan. 1, 2015 market value of their assets this year. Under the new rules that same person would have to withdraw 5.28 per cent. By age 94, they would be forced to withdraw 18.70 per cent...

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COTTAGE SUCCESSION: KEEPING IT IN THE FAMILY

Do you have a cottage that you want to transfer to future generations? Cherished memories you and your children have of building and rebuilding the dock, sleepovers with cousins and family dinners are all reasons to want to "keep it in the family. With that said, additional complexities may arise when a cottage is to be shared among multiple family members." Also, cottage prices have increased significantly and owners may be faced with capital gains taxes...



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WHAT YOU NEED TO KNOW ABOUT THE END OF THREE-YEAR CELLPHONE CONTRACTS

Three-year contracts are not illegal, but thanks to the national wireless code the Canadian Radio-television and Telecommunications Commission (CRTC) launched in 2013, they are no longer common....



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