



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



November 2015

NEW GOVERNMENT + FISCAL YEAR END: 2 GOOD REASONS TO ACT NOW

As the end of the year approaches, now is a good time for investors to look back and take strategic actions. We need to think of the TFSA, for which the contribution deadline is December 31st, or tax loss selling to be crystalized before December 24th in order to be included in 2015 taxes reporting period.

To help you see things clearly and to make sure nothing is forgotten, we have prepared [a list of actions to take in the upcoming weeks](#).

The issue is all the more important this year considering the newly elected Liberal government's measures promised during the campaign that will have a direct impact on your finances: reduction of the TFSA contribution limit, increased rate of taxation for wealthier families, child tax credit based on income, among others. Some changes will be to your advantage, others not ... consider acting now before they come into effect.

Of course, we are always available to answer your questions and guide you; do not hesitate to contact us.

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WHAT TO DO WITH YOUR TFSA (BEFORE TRUDEAU TRIMS IT)

Well, it happened. The Liberals have won a majority, and now it's time for Justin Trudeau to make good on all the party promises he made -

MoneySense

including his pledge to trim the annual Tax-Free Savings Account (TFSA) contribution limit from \$10,000 to \$5,500, starting in 2016.

For many Canadians, that raises some questions. Such as: What should you do with your TFSA in the meantime? Should you scramble to top up your TFSA today, in case it shrinks tomorrow? And how will this affect my savings goals?

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THE MOST POPULAR TALKS OF ALL TIME

Are schools killing creativity? What makes a great leader? How can I find happiness? These 20 talks are the ones that you and your fellow TED fans just can't stop sharing.



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