



**FITZSIMONS**  
FINANCIAL GROUP INC.  
TOTAL WEALTH SOLUTIONS

*Providing*  
**total wealth**  
**solutions**  
*for today and tomorrow.*



Fitzsimons  
Financial Group Inc.  
is proud to be a  
GOLD  
Sustaining Member  
of the OFAH



**OFAH Membership Benefits**  
*as provided by Fitzsimons Financial Group Inc.*



# our background

Brian Fitzsimons is the President of Fitzsimons Financial Group Inc. a fully licenced, insured and bonded financial services firm that helps individuals and businesses with their financial, insurance, retirement, estate planning needs and concerns as they work towards financial independence, wealth creation, estate preservation and succession planning all while using proven tax, investment and insurance strategies.

His financial career started in his hometown of Goderich Ontario. While growing up in Goderich he spent many hours on the banks of the Maitland River pursuing the love of fishing with his Dad.

In 1986 Brian moved to London to further his career in the Financial Services sector. In his earlier days in the business Brian wrote a monthly column for the Ontario Medicine Magazine which was distributed to every doctor in Ontario. More recently he was a valued speaker at the Toronto Cottage Life Spring and Fall Shows sharing insights on first time cottage ownership and cottage succession planning strategies.

He is a proud partner with the Gryphon Advantage as his Managing General Agency and works with Worldsource Financial Management.

Since joining the Gryphon Advantage in 2011, Brian has enjoyed great success and was bestowed with:

- The Rich Newton Top Producer Award
- Top Producer Segregated Funds Award
- Hugh J. Murray Leadership Award for Most Valuable Associate — for contributions to the company and clients in commitment and dedication.

## table of contents

Page 2 & 3..... Our Background  
 Page 4 & 5..... Retirement Planning  
 Page 6..... Estate Planning  
 Page 7..... Tax Planning  
 Page 8 & 9..... Investment Portfolio Analysis and Planning  
 Page 10..... Insurance Analysis  
 Page 11..... Legacy/Charitable Planning  
 Page 12..... Business Owner Services  
 Page 13..... Buy-Sell Plans for Business Owners  
 Page 14..... Divorce Support/Planning  
 Page 15..... Widow Support/Planning  
 Page 16..... Other Products and Services  
 Page 17..... Insurance Company Listing  
 Page 18..... Communities We Serve



- Brian has earned the following designations:  
 CAFA – Canadian Association of Farm Advisors  
 CCS – Certified Cash Flow Specialist  
 CHS – Certified Health Insurance Specialist

Brian has been a member of the MDRT for the last 6 years. The Million Dollar Round Table is an independent association of the world's leading life insurance and financial services professionals from more than 70 countries. MDRT members demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service. MDRT membership is recognized internationally as the standard of excellence in the life insurance and financial services business.

He is also a supporting member of Advocis, the Financial Advisors Association of Canada, with members across the country. It is the oldest and largest voluntary professional membership association of financial advisors and planners in Canada. Their main focus is professionalism through education and consumer protection.

Brian is committed to financially support the Princess Margaret Cancer Centre, the Heart and Stroke Foundation as well as the London Health Sciences Centre.

Brian grew up in a rural area and developed an early love of all things out of doors. He worked on farms and at a campground during the summers and after school as well as enjoyed the fishing and hunting heritage that is part of a small-town environment. He now realizes the importance of passing down this legacy to the next generation and the value of conservation.

**Fitzsimons Financial Group is proud to be a Gold Sustaining Member of the Ontario Federation of Anglers and Hunters as the oldest and largest non-profit, non-government fish and wildlife conservation organization in Canada. As well as assisting with financial support of the OFAH, Fitzsimons Financial Group donates time and sound financial advice to the members throughout Ontario.**

**Fitzsimons Financial Group Inc. is proud of the fact that they have invested over \$75,000 into the OFAH in the first few years of their partnership.**



# retirement planning

Seven KEYS to Success\*...

## 1 Determine Your Retirement Income Needs

Retirement Planning is a primary financial goal for most Canadians. Whether you have a savings program in place, or are interested in one now, the first step is to determine how much will be available to you at your retirement.

**OFAH Members – contact us for a DETAILED ANALYSIS of your retirement needs.**

## 2 Remember THE Three "S"s

**Save, Start now and Stay invested.** Begin by investing what you can and try to increase this amount every few months. Using a pre-authorized deposit plan allows you to make regular contributions to your retirement savings plan. **Remember, small amounts can accumulate significantly over time.** No matter when you start investing, the key is to stay invested as long as you can. The longer you hold your investments, the more they will benefit from compound growth.

## 3 The Importance of Diversification

Diversification is the financial equivalent of not putting all your eggs in one basket. You spread your risk by investing in several different investments, therefore reducing the impact of one poor performer in your portfolio. Experts agree that the asset mix of your investments - safety, income and growth, account for more than 80% of your portfolio's return.

Retirement planning involves setting aside enough money during one's working years to provide income during retirement. A simple concept, but a complicated activity once investment choices and taxes are taken into account.

We all start to prepare for our retirement years at different stages in our lives. The most effective strategy is to begin in your 20s or 30s with the purchase of your first Registered Retirement Savings Plan (RRSP) or Tax Free Savings Account (TFSA).

A good strategy will carry you right through retirement - confident in the knowledge that your finances will last you for a lifetime. Regardless of your age, the key to a financially secure retirement is to start now!

While it's impossible to estimate exactly how much you'll need for retirement 30 or 40 years from now, it's important to start saving for it today. By contributing to a RRSP/TFSA while you're young, you put time on your side and watch your savings grow tax-free over the long term.



## 4 Start Early

It doesn't take a lot of money to build a nest egg if you start early enough and let time work for you. Make your first contribution as early as possible in your working career to benefit from compound interest.

## 5 Contribute Regularly

Taking a slow and steady approach to building your RRSP/TFSA, setting aside small amounts regularly is the best way to ensure your success.

Freeing up a large sum of money at year-end is often difficult and is the most common reason people fail to maximize or sometimes even make their annual RRSP/TFSA contribution.

## 6 Contribute THE Maximum

Make a point to contribute your maximum RRSP/TFSA amount whenever possible. Make sure to determine whether an RRSP, TFSA or both are best to help build your nest-egg.

## 7 Consider Your RRSP/TFSA Untouchable

While it can be a valuable safety net in times of financial crisis, don't tap into your RRSP/TFSA unless you absolutely have to, unless it is part of your planned strategy. Funds you withdraw today will not be there when you need them at retirement..

**Contact our office at 1-877-671-6834 if you have any questions about Retirement Planning.**

\*Statistics Canada, summer 2014 Perspectives and Labour Force Survey

4

Talk to us today for a wealthier tomorrow.

*"Amazing knowledge base and authentic personalized service combined to achieve our financial goals and peace of mind. Brian and his team delivered these to our door."*

*– Bev & Jim W. Owen Sound, Ontario*

5

# estate planning

## Why is Estate Planning Important?

Many people assume that estate planning is only for the wealthy. So, it must come as a shock to the families of all the Canadians who die every year without a will when the province takes control of the estate to decide how the assets are to be distributed. Even for smaller estates, the costs and delays of probate can have devastating consequences. The goal of estate planning is to arrange your financial affairs in a way so that your assets can be passed to your heirs as quickly and as completely as possible.

The good news for Canadians is that no estate tax is owed when an estate is transferred to your heirs after you die. The bad news, however, is that depending on the type of assets in an estate there may be "deemed disposition tax" that could seriously disrupt the financial lives of your surviving family. Properly planned estates have assets arranged and titled in such a way as to minimize any taxes payable. Estate planning tools such as trusts are often employed to reduce the exposure to taxes. Estate planning is not just planning for death; it is also essential to ensure that your affairs are handled in accordance with your wishes while you are alive. Should you become mentally or physically incapacitated and unable to manage your own affairs, tools such as a power of attorney become important life planning tools.

Many people avoid estate planning because they think it is complicated and expensive, which, for most estates, is not true. While it usually requires the guidance and assistance of an estate planning professional and a lawyer to execute the legal documents, a lot of time and expense can be saved by organizing your financial information and determining your goals and objectives prior to meeting with one. At the very least, everyone should have a simple will, which for the amount of distress and costs it can prevent, is very inexpensive. Larger estates may require additional layers of estate planning tools, such as trusts. Still the more preparation done in advance, the easier and less expensive the process will be.

**Estate Planning Resource Free Guides available for Ontario Federation of Anglers and Hunters Members. Call our office today at 1-877-671-6834 to request your complimentary copies today!**

### Complimentary guides available include...

- Death and Taxes
- Estate Planning - Your Estate Record Keeper
- Estate Planning - 10 Step Checklist
- Understanding Your Insurance Needs
- Charitable Planned Giving
- Probate Planning to Minimize Estate Costs
- Structuring an Effective Will
- Retirement Readiness
- Estate Tax Minimization Through Inter-vivos Gifting
- The Role of an Executor: What You Need to Know
- Executor Check List
- Estate Planning: 10 Simple Steps
- Incapacity - Planning Ahead Helps

# tax planning

Taxes are a fact of life. They affect every Canadian in most aspects of their lives. Whether it's earning an income, making a purchase, owning real property, investing, running a business, or transferring your estate, life is full of taxable consequences that, if left unchecked, could consume an ever increasing amount of one's livelihood. While the Income Tax Act was created specifically to ensure that everyone pays their fair share it also affords all taxpayers the right to organize their financial affairs in such a way so as to minimize their taxes whenever and however possible within the legal confines of the Act. And that is the objective of tax planning.

The biggest mistake many people make is to wait until April to concern themselves with their taxes. Throughout the year there are many financial decisions that can be made that could significantly impact the amount of taxes owed. The Act is full of income tax exclusion rules, key tax credits, retirement plan contribution options, and investment rules that are easy to miss or miscalculate without the organization and foresight that tax planning provides.

And, if there is any certainty beyond taxes, it is that the tax rules will change as they seem to do nearly every year. Because these changes usually affect such important things as exclusion amounts, credit eligibility, retirement plan contribution limits, and the tax rates themselves, they will almost certainly affect spending, saving, investment and borrowing decisions made throughout the year.

At its core, tax planning is the process of organizing your finances in such a way to take advantage of the many rules that allow you to maximize the amount of income you keep each year or defer into the future. While the process is essentially the same for any taxpayer, it may entail different types of tax strategies depending on your particular financial situation. Strategies for deferring or splitting income, deferring or maximizing retirement contributions, capital gains or losses, property ownership, charitable giving are applied differently in each situation, so they must be developed specific to your needs.

Tax planning and tax strategies involve the application of the rules and provisions of the Income Tax Act, which is voluminous and in a constant state of change. Because their effective application can result in hundreds or even thousands of dollars of tax savings each year, it is strongly recommended that you seek the guidance of a financial professional with experience in income and investment planning strategies for minimizing personal income taxes.

### Additional Tax Planning Resources

Capital Loss Planning  
TFSA – Plan overview  
CRA Net file

Home Buyers Plan  
Aging and Taxation  
Tax Calculators & Rates

TaxTips.ca  
Canada Revenue Agency  
Tax Tips (CRA)

Registered Disability Savings Plans (RDSPs)

**Contact our office at 1-877-671-6834 if you have questions about your own tax strategy.**

# investment portfolio analysis & planning

Many people will offer you advice on which investments to buy. But there's more to your financial life than your RRSP, Estate taxes, income taxes and education funds for your children are just some of the other complex aspects of your total financial picture.

As your personal financial advisors we focus on you as an individual – bringing together all the financial and psychological factors that have an impact on your life.

A well thought-out financial strategy will help you reach your personal financial goals and objectives, and give you a greater sense of security.

Many people call themselves financial advisors, but the true professionals use the Complete Financial Needs Analysis Process, which is made up of six distinct steps.

- 1 Helps you clarify your present situation by collecting and assessing all relevant financial data – assets and liabilities, tax returns, records of securities transactions, insurance policies, wills and pension plans.
- 2 Helps you to identify financial and personal goals and objectives, and also to clarify your financial and personal values and attitudes.
- 3 Helps you to identify financial problems that can create barriers to your financial independence.
- 4 Provides you with written recommendations and alternative solutions. These should be structured to meet your needs without undue emphasis on purchasing specific investment products.
- 5 Assists you to implement the right strategy to ensure that you reach your goals and objectives.
- 6 Provides a review and revision of your strategy to ensure that you achieve your goals.



## How do you know if you need a Financial Advisor?

People hire financial advisors for many reasons. These questions may help you decide if you need professional financial advice. As an OFAH member, you qualify for many of these services for free!

- Do you have the time to attend to your personal financial affairs?
- Are you confused about conflicting financial advice from several sources?
- Do you feel you are paying too much tax?
- Are you confused about where to invest your money?
- Do you feel that you can't make ends meet?
- Do you feel that you can't save any money?
- Has there been a recent change in your life that could affect your financial future, such as retirement, job loss, an inheritance, an addition to your family, or loss of your spouse?

Contact our office at 1-877-671-6834 if you are looking for information about your long term financial strategy.

8 Talk to us today for a wealthier tomorrow.

“Through Brian and his team’s expertise and advice, we have enjoyed steady and consistent rates of return, which have always been correct and right on the money.”

– John & Linda L. Brantford, Ontario

9

# insurance analysis

*Proper analysis is vital to ensure that you are not paying too much for insurance and that you have the correct type of insurance for your needs.*

The decision to buy insurance to protect against a certain risk is usually based on some determination that there aren't sufficient personal resources to cover the resulting financial loss. An insurance analysis is the only way to properly assess your financial situation to determine how much, if any, of the risk you are able to assume, and how much of it should be transferred to an insurance company. A loss of income due to a premature death, disability or critical illness will usually require a significant amount of capital in order to replace it.

An insurance analysis will quantify the capital need and then calculate the gap between personal resources and the potential need. Only in this way, can you be assured that you are purchasing the right amount of coverage. With so much at stake, you don't want to buy too little coverage, and, if you're like most people, you also don't want to buy more coverage than you need. The analysis will also help you pinpoint the right kind of insurance based on your budget and your preferences.

A complete insurance analysis will also ensure that you have your greatest risks covered. While most people own some form of life insurance for protection against the risk of dying too soon (17% chance between 25 and 65), relatively few are protected against the more certain risk of becoming disabled or critically ill. They face a 37% chance of becoming disabled and unable to work due to a prolonged illness or accident; and a 27% chance of being diagnosed with a critical illness such as cancer, stroke, heart attack etc. The loss of income due to a disability or critical illness is one of the leading causes of bankruptcies.

For seniors, there is a four in ten chance that they will require some form of nursing care which, at the current rate, will become prohibitively expensive or even unavailable for most people. An analysis will enable you to see exactly what kind of financial exposure you face if these risks are not covered.

The other certainty of life is change. Our financial and family situations will evolve; we will age; and, eventually our health will decline. And, as life unfolds, our needs and risks change. With some major life event occurring, on average, every three years for most people, it is essential to have a complete insurance analysis with the same frequency.

**As an OFAH member you can access an Interactive Insurance Helper tool at no cost to you. This tool will help you determine how much life, disability or critical illness insurance your family should have.**

**Call 1-877-671-6834 today to find out more!**

# legacy/charitable planning

You have worked all your life and saved for retirement. What other planning work could possibly be left? Estate planning is not just for the ultra-wealthy. The fact is that real money will be left behind after your passing. You worked hard for that money. Shouldn't it go to those you love or to a charity that shares your values? Make sure your money goes where you want it to be.

If you don't plan carefully, your estate can be taxed away. There can be many tax liabilities triggered by your passing, and solutions should be arranged in advance. Can you believe that a house passed on to the next generation might have to be forcibly sold to cover the tax bill? What a terrible outcome. A financial advisor can help you avoid preventable situations like this one. An advisor can help you set up a will, a letter of direction, power of attorney, and other estate arrangements.

If you don't have a will, the province steps-in to take control of your assets. We can help you prevent this from happening and create a legacy you can be proud of.



# business owner services

Fitzsimons Financial Group Inc. provides 3 group benefit packages for companies with;

- 2-9 Employees
- 2-50 Employees
- 50+ Employees

**Group benefits include;**

- Prescription Drug Plans
- Dental Plans
- Vision Plans
- Chiropractic
- Massage Care

**Other professional services for a group plan could include;**

- Dieticians
- Social Workers
- Kinesiologists
- Sports Therapists

You can also provide your employees with Health Spending Accounts to avoid locking in costs for health products or services your employees may not use, while giving them the flexibility to make their group benefits plan their own.

**You can also choose benefits à la carte so you only pay for what you need—for example:**

- Life insurance
- Critical illness insurance
- Accident protection—including coverage for business travel and special events
- Travel insurance—including trip cancellation and emergency medical care for plan members traveling out of their province
- Benefits without Borders—provide benefits for your: Canadian and non-Canadian plan members working in the US or internationally, plan members returning from an extended period outside of Canada, non-Canadian plan members working for you temporarily, and non-Canadians working around the world for you
- Offer personal insurance, giving plan members an opportunity to purchase their own insurance for themselves, their spouse and eligible dependent children; and their coverage is portable

# buy-sell plans for business owner disability, critical illness and/or death

**Get help funding a business buy-sell agreement**

Your business' success depends on the productivity of a core team of partners—if you or one of them becomes disabled, your business can suffer. You can help protect your business with Buy-Sell disability insurance to finance the buy-out of a disabled partner.

**Core plan:**

Receive money—either lump sum or through an income stream—to purchase a disabled owner's share of the business

Suitable for businesses with two to five owners who control at least 10% of the business and work there full-time

Transfer insurance to a new business, without medical evidence

**Optional add-ons:**

Purchase additional insurance as the business grows, without medical evidence

Note: Above features may be subject to terms and conditions

**Choose a Buy-Sell to fund the buy-out of a disabled business partner and protect your business:**

Count on non-cancellable coverage to age 63 with no rate increases as long as you pay your premiums on time

**Choose from the following three payout options according to your needs for tax planning:**

- A lump-sum benefit payment
- Monthly installments
- A down payment followed by monthly installments
- Convert to an income replacement policy, without medical evidence
- Get help covering your legal and accounting expenses, up to \$5,000, if you need to execute your buy-sell agreement because of disability.

**Call 1-877-671-6834 for more information on our Business Owners Services.**

# divorce support/planning

Statistics show that about half of marriages end in divorce. If your marriage is going in this direction there are several Financial and Insurance issues that many recently separated or divorced couples overlook. We help our clients whether in married or in a common-law relationship, analyze each of these 7 to 10 issues and help them plan the most beneficial and least confrontational approach in dealing with each of them.

**If yourself or someone you know is going through a divorce please contact our office at 1-877-671-6834 to obtain valuable free information.**



# widow support/planning

Most wives outlive their husbands. Women live longer than men the same age and tend to marry men who are older than they are. So, if you're a wife, it is more likely you will become a widow than your husband becoming a widower.

Knowing this, how can you prepare for it?

First of all, when widowhood strikes, don't do anything drastic. Do not sell the house or car. Don't decide to move to another town. You have just suffered a very traumatic experience and your system needs time to adjust to it. Take your time.

Next, realize that you're in a vulnerable situation but you will need advice. Unfortunately you'll get too much of it from well-meaning friends, relatives and even strangers. Some of it may be good, some bad and much of it will be contradictory. Be aware that some may even try to take advantage of you.

Anticipating this, start now to select advisors that you know and can trust. Do not hesitate to call when you really need them. Choose at the very least a lawyer, an accountant and an estate or financial advisor. You will need these professionals to help settle your husband's estate and to counsel you on legal, tax and financial matters.

Now is the time to talk to your husband about his and your assets. What are they? Where are they? Who handles them for him? What are they worth? You also need to know about his life insurance policies and what companies they are with.

Find out where all the important papers are kept. Where is his will, employee benefit records, insurance policies, deeds to property, investment records, business documents, tax records, etc.? And how can you obtain them if you have to? If any of these documents are kept in a safe deposit box, it should be in joint name so you can get access without any hassles.

Most important of all, here's something you can do alone right now. Ask yourself, 'If I suddenly became a widow, what are the three most important questions that I will want answered?' Think very carefully about this and write down the questions.

These are the three most important things you'd want to know if you lost your spouse. Do you know their present answers or where to get them? Are they the answers you want? What would you change?

This advice is just as important to a husband should his wife predecease him. And single people should make sure their heirs are aware of their affairs so that the estate can be settled as quickly, painlessly, and cost effectively as possible.

**If yourself or someone you know has lost their loved one please contact our office at 1-877-671-6834 to obtain valuable free information.**



# other products & services

available through Fitzsimons Financial Group  
OFAH Membership Benefits

## investment products

Registered Education Savings Plans (RESP)  
Registered Retirement Savings Plans (RRSP)  
Registered Retirement Income Funds (RRIF)  
Registered Disability Savings Plans (RDSP)  
Tax-Free Savings Accounts (TFSA)  
Locked-In Retirement Accounts (LIRA)  
Pension Severance Package Solutions  
Cash Flow Planning  
Debt Reduction Solutions  
Segregated Funds with Guarantees  
Private Client Accounts  
Portfolio Accounts  
Legacy/Charitable Giving Accounts  
Lifetime Income Plans  
Annuities

## insurance products

Life Insurance  
Disability Insurance  
Critical Illness Insurance  
Long Term Care Insurance  
Group Benefit Plans  
Business Group RRSP Plans  
Health and Dental Plans

## banking products

Mortgages  
All in One Accounts  
Credit Cards/MasterCard  
Home Equity Line of Credit

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# insurance companies

As Independent Financial Services Brokers we are able to search the marketplace to provide you with the best investment and insurance products available today. We only do business with large and reputable Canadian companies, some of which include...

And many more!

# since 1982

*proudly serving clients  
in the following communities  
throughout Ontario...*



Fitzsimons Financial Group Inc.  
is proud to be a GOLD Sustaining Member  
of the OFAH and its members.

Ajax  
Amherstburg  
Aurora  
Barrie  
Belleville  
Barry's Bay  
Bracebridge  
Bradford  
Brampton  
Brant  
Brantford  
Brockville  
Burk's Falls  
Burlington  
Caledon  
Carleton Place  
Casselman  
Cambridge  
Chatham  
Clarence Rockland  
Cobourg  
Collingwood  
Cornwall  
Dryden  
Elliott Lake  
Erin  
Espanola  
Essex  
Fort Erie  
Fort Frances  
Georgina  
Goderich  
Gravenhurst  
Grimsby  
Guelph  
Haldimand County

Halton Hills  
Hamilton  
Hanover  
Hawkesbury  
Hearst  
Huntsville  
Ingersoll  
Innisfil  
Kawartha Lakes  
Kenora  
Kingston  
Kingsville  
Kitchener  
Lakeshore  
LaSalle  
Lambton County  
Laurentian Hills  
Leamington  
Lincoln  
London  
Marathon  
Markham  
Midland  
Milton  
Mississauga  
Napane  
Newmarket  
Niagara Falls  
Niagara-on-the-Lake  
Norfolk County  
North Bay  
Oakville  
Orangeville  
Orillia  
Oshawa  
Ottawa  
Owen Sound

Port Carling  
Parry Sound  
Pembroke  
Petawawa  
Peterborough  
Pickering  
Port Colborne  
Port Hope  
Prince Edward  
County  
Quinte West  
Richmond Hill  
Sarnia  
Sault Ste. Marie  
St. Catharines  
St. Thomas  
Stratford  
Strathroy  
Sudbury  
Sundridge  
Temiskaming  
Shores  
Tecumseh  
Thorold  
Thunder Bay  
Tillsonburg  
Timmins  
Toronto  
Vaughan  
Wasaga Beach  
Waterloo  
Welland  
Windsor  
Whitby  
Whitchurch-  
Stouffville  
Woodstock



Take action  
**today**  
for a  
**wealthier**  
**tomorrow**





**FITZSIMONS**  
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