

Factors that can affect outcome

2020



Income management

- Tailoring income streams for your Clients
- Focusing on short- and long-term tax-efficiency
- Being vigilant on net income figure
- Engaging all of the actions in layering income
- Providing specific direction on, and integration of, other income streams (OAS, CPP, pensions, etc.)
- Revisiting income needs and income strategy on a year-to-year basis



Investment management

- Creating portfolios within your Client's risk profile
- Helping your Clients select investments and an investment strategy that aligns with the written plan
- Providing due diligence on investment and manager selection
- Monitoring performance
- Considering products with guarantees
- Striving for tax-efficient investing and income



Asset management

- Deciding which assets to use and which to defer
- Funding TFSA accounts
- Developing an exit strategy for registered accounts
- Strategically moving corporate capital to personal accounts
- Delivering a survivor-friendly and estate-friendly outcome
- Monitoring the amount and rate of withdrawals
- Identifying opportunities to make locked-in accounts more flexible



Risk management

- Investment risk
- Longevity risk
- Inflation risk
- Encroachment risk
- Withdrawal risk
- Taxation risk
- Health cost risk
- Estate transfer risk

Source : Diamond Retirement Planning Ltd.

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