



WEALTH
MANAGEMENT
INC.

Tax Planning

It Should be Part of Your Financial Plan

Did you know that almost every financial decision you make could have tax consequences that you may not be aware of?

Life milestones, such as getting married, saving for university, changing jobs, or retiring, all have tax implications that could have a significant impact on your overall finances.

It is important to consider tax planning throughout the year, as opposed to only at tax time. Being aware of the tax implications of key financial decisions, and integrating tax planning on an ongoing basis, will ensure you make strategic decisions that allow you to keep more of your hard-earned money!

If you are unsure of the answers, reach out to your trusted advisor to find out more.

Tax planning throughout the year will help you:

- Take full advantage of deductions and credits you may qualify for
- Choose tax-efficient accounts and investments
- Determine how selling or holding assets could impact your tax bill
- Make tax-efficient retirement withdrawals
- Determine tax-efficient ways to transfer or gift assets

Remember, anytime your circumstances change, or you find yourself making a financial decision, ask the question – what are the tax implications?



GOT QUESTIONS?

Contact DJB Wealth Management Inc. today - we can help you stay on the right path!

Connect with a Certified Financial Planner™ professional by phone at 905.684.9221

or email wealth@djb.com.