



## 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!



### PRESIDENT

Mark Brohman, CPA, CA  
905.684.9221 - St. Catharines  
mbrohman@djb.com



### VICE PRESIDENT

Brad Giroux, CFP®, CLU, CHS  
905.684.9221 - St. Catharines  
bgiroux@djb.com



### CERTIFIED FINANCIAL PLANNER™

Wade Dempsey, CFP®, CHS  
905.525.9520 - Hamilton  
wdempsey@djb.com



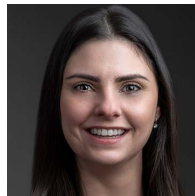
### FINANCIAL PLANNING ASSOCIATE

David Hyun, CFP®, MBA  
905.525.9520 - Hamilton  
dhyun@djb.com



### SENIOR CLIENT SERVICE ASSOCIATE

Cathy Guerra, B.A.  
905.684.9221 - St. Catharines  
cguerra@djb.com



### CLIENT SERVICE ASSOCIATE

Ashley Angelone  
905.525.9520 - Hamilton  
aangelone@djb.com