



**New Year 2012 Quarterly News Letter**  
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Happy New Year from **Wayne & Andre!!**

**Year's Update:**

We would like to welcome all of our clients into 2012. There is no question the recent volatility in the markets last year is causing investor's considerable concern. With the sovereign debt issues and slower than expected U.S economic growth dominating the financial headlines, the macro economic picture appears daunting to even the most seasoned investors. But when we take a closer look at individual companies, we see that many of their balance sheets and measures of profitability appear to be in great shape. It is important to remember the markets will rise and fall, but at the end of the day within a mutual fund are these individual companies whose true value will be revealed over time. For the 2012 year we expect a market that will continue to be volatile. This is due in part to the political jockeying we will see running up to the US elections. From many of the reports we see the economy recovering and starting to re-employ, of course not as fast as "politicians" would like. The European troubles are certainly not over but are showing signs of endurance. European committees have committed \$500 Billion as a permanent European financial stability mechanism for 2012 but it is yet unclear if Europe is to fall into recession. If this were to be the case we would see global growth slow (thereby affecting the Canadian markets). We hope for growth in the near future to make up for these past few years that have lagged, however we have to tough it out for the short term.

**How to Benefit from your Financial Planner**

The beginning of the year is a good time to refresh your memory as to what we do as Financial Planners. We offer MORE than just Investments and Insurance. No matter what stage of life you are in WE CAN HELP. Please review the services we offer below to see how we will add value to your overall financial plan in 2012.

<b>Investments</b>	
RRSP (Registered Retirement Savings Plan) RRIF (Registered Retirement Income Fund) TFSA (Tax Free Savings Account) RESP (Registered Education Savings Plan) LIRA (Locked In Retirement Account) Open - Joint - In-trust-for	<ul style="list-style-type: none"> <li>• Pay Less Tax</li> <li>• Pay NO Tax</li> <li>• Free Government money for Education</li> <li>• Shelter non-registered investments from Tax</li> </ul>
<b>Insurance</b>	
Life Insurance (Term 10, 20, 30, Term 100, Whole Life, Universal Life, Annuities) Critical Illness Disability Insurance Long term Care	<ul style="list-style-type: none"> <li>• Why buy insurance? Cover off debts or leave an estate. We look at your needs and match the right product to the price you can afford.</li> <li>• Provides a Living benefit for any 25 critical conditions including: Cancer, Heart Attack or Stroke</li> <li>• Covers your income in case of injury or illness</li> <li>• Provides a benefit to pay for care in your old age.</li> </ul>

<b>Online Banking - Become your Own Bank</b>	
Debt Consolidation (Mortgages - Lines of credit)	<ul style="list-style-type: none"> <li>• Get out of debt sooner and pay less interest.</li> <li>• Avoid long line ups by using a virtual bank.</li> <li>• Earn higher interest on everyday savings..</li> <li>• Get away from having to ask for loans by becoming your own bank.</li> </ul>
High Interest Savings Accounts	
High Interest Business Savings Accounts	
Low Interest Credit Cards	

## Retirement Planning

Ties together all <b>Investments, Insurance and Banking</b> to retirement and beyond.	<ul style="list-style-type: none"> <li>Identifying all streams of Income and the best age for retirement. (streams of income = where money you use to live during retirement comes from!?) ex – CPP, OAS, Savings, Investment etc</li> </ul>
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## Estate Planning

Tax Planning Insurances Review Wills Charitable giving	<ul style="list-style-type: none"> <li>Determine how to pass on your estate tax efficiently to children and grandchildren.</li> <li>Tactics for giving</li> <li>Tax efficiently</li> </ul>
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Whenever you have a financial question think of us, we are here to help.

## Seven Strategies to Enhance your RRSP Savings

With the thought of the RRSP season approaching many Canadians are asking themselves, “Am I doing everything possible to enhance my RRSP savings to ensure I will have enough saved for a long and enjoyable retirement?” The following seven RRSP building strategies will go a long way to ensuring your RRSP is going in the right direction and that you meet your retirement goals.

- 1) **Start Contributing early in the year** - This allows you to invest smaller amounts systematically year round which will allow you to take advantage of the compounding effect of your savings over time.
- 2) **Dollar cost averaging** - By making regular pre-authorized chequing plan (PAC) contributions to your RRSP it forces you to put saving ahead of spending. Over time, your savings will grow.
- 3) **Invest in a well balanced portfolio** - Don't be too cautious and choose only low-risk investments, work with your advisor to establish a diversified portfolio that includes a variety of assets to minimize risk and maximize return.
- 4) **A world of opportunities** - In 2005, the government removed the 30% limit on foreign content for RRSP's allowing for greater global portfolio diversification. Canada represents only 3% of the world's stock market capitalization. With most of the world's investment opportunities outside of our borders, global investing lets you diversify across economies and markets and participate in growth around the world.
- 5) **Taking a long-term investment approach** - Think long-term with your RRSP portfolio instead of letting short-term market volatility sway your investment decisions. Investment plans should be reviewed by looking at short, medium and long term performance and also investor suitability.
- 6) **Maximize your contribution** - By contributing as much money to your RRSP as you're allowed, you could get a bigger tax refund and improve your chances of building a rewarding retirement. **Transfer assets into your RRSP**- If you don't have the cash available, consider moving non-registered investments to your RRSP in kind. This is a strategy that should be reviewed and discussed with your advisor as there may be tax issues to consider.
- 7) **Bottom line don't wait until the March 1<sup>st</sup>, 2012 RRSP deadline** - Investment decisions shouldn't be rushed. Call us today to discuss your RRSP and retirement planning options. Good Luck!

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Referrals	Disclaimer
<p>Thank you to all of our clients who helped us grow our business in 2011. Congratulations to the winners of our referral contest. We drew the following names from our draw for a Pair of Flames tickets each in January 2012.</p> <p><u>Congratulations to (Jason, Stacie/Lin)</u></p> 	<p>The information contained in this document is of a general nature only and does not take into account your particular objectives, financial situation or needs. Accordingly the information should not be used, relied upon or treated as a substitute for specific financial advice. While all care has been taken in the preparation of this material, no warranty is given in respect of the information provided and accordingly neither Global Maxfin Investments Inc nor its employees shall be liable on any grounds whatsoever with decisions or actions taken as a result of you acting upon such information.</p>

**we're here to help !**

We appreciate your business. Contact us to learn more about the products we offer, that will help you further your goals and financial future.

**\*\*\* Please remember your year end statements from the Fund companies contain important tax information and must be read carefully.**

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