

FINANCIAL LETTER

MANAGING YOUR WEALTH



Desjardins
Caisse De Lorimier-Villeray

OPTIMIZE YOUR HERITAGE

Thanks to your hard work and some good planning, you were able to invest a portion of your income. Now it's paying off and you're living the life you want. But what about your loved ones? You want to ensure they are protected financially so that they can enjoy the same freedom. If leaving an inheritance behind is important to you, it's time to start planning.

WATCH AND LEARN HOW YOU CAN LEAVE MORE BEHIND FOR YOUR LOVED ONES



AN INTEGRATED SOLUTION TO GROW YOUR ASSETS

A great solution to grow your assets and leave a lasting legacy is to combine your investments with insurance. You'll be getting the most out of your strategy!



**INVESTMENT
PORTFOLIO**



**LIFE
INSURANCE**



**ENHANCED
ASSET VALUE**

An effective investment strategy lets you enjoy the wealth you've built and leave your loved ones an inheritance that will give you peace of mind, knowing your wishes will be met. Planning now will ensure that the taxes owing upon your death won't take a big bite out of your estate. An optimized [investment portfolio](#) is an excellent way to maximize your potential returns. Personalized solutions can also help you to reach your investment goals and reduce the tax burden on investments held outside tax-sheltered plans.

Integrating an [insurance solution](#) to your investment strategy adds value by providing your loved ones with a more substantial, tax-free inheritance. Depending on your needs, life insurance could be just the product to increase the inheritance you leave behind without increasing your savings.

An additional amount paid out from the insurance could be used to pay the tax bill resulting from liquidating your estate. This amount could be used to cover the taxes on your registered assets, to lower future capital gains tax, or simply to increase the value of your estate.

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THE RIGHT SOLUTION TO:

- Minimize the tax on your estate.
- Protect and grow your assets.
- Provide your heirs with a tax-free inheritance.



A WELL-STRUCTURED FINANCIAL PLAN IS THE KEY TO GROWING YOUR ESTATE

A [financial plan](#) is the most important tool for reaching your financial goals. Your advisor will help you develop your financial plan and the right strategies to protect your loved ones and your estate. Your advisor can inform you about the advantages of estate planning and will guide you through the steps to plan, insure and transfer your estate. And if needed, they can refer you to a financial security advisor¹ who will assess your insurance needs.

Good planning is undeniably the best way to protect your estate and you shouldn't put it off any longer.

Make sure your loved ones have peace of mind and are financially secure. Make an appointment with your advisor. They have the expertise to help you get the most from your estate transfer.

To find out more online:

- [Blog post – article](#)
- Lasting Legacy [“integrated solution”](#)
- [“Secure your retirement dream”](#) Integrated Solution

¹ Employee of Desjardins Financial Security, Financial Services Firm.

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EXPERTISE • SUPPORT • STABILITY

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 **Desjardins**
Wealth Management

Cooperating in building the future