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Financial Advisor

Shaker Naikzad is a portfolio manager and wealth advisor with RBC Dominion Securities. Shaker has been managing wealth for clients for 25 years. He is a Certified Financial Planner, Canadian Investment Manager, and Fellow of Canadian Securities Institute.

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Barrister & Solicitor

Brandon O'Riordan is the Vice President of Bader Law. With over 15 years of experience in corporate and estate law, he helps families plan, protect, and manage their affairs. He is known for his practical approach, making legal decisions easier to understand.

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Real Estate Professional

Manmohan Khroud is a Real Estate Broker and Estate Transition Specialist with over 23 years of experience and 800+ families served across Ontario, specializing in estate, probate, and senior real estate transitions with trusted, results-driven expertise.

RBC Global Asset Management

Retirement Income Planning

RBC Dominion Securities Inc.

Agenda

1)Who are we?

2) Concerns facing Canadian income investors

3)The where and how of retirement income planning

4)Investment solutions at RBC Dominion Securities

Introducing RBC Dominion Securities

- Serving clients since 1901, today RBC Dominion Securities is Canada's leading full-service wealth management firm[1] with over 512,000 clients and $660 billion in assets under administration[2]
- Our services are provided through your personal Investment Advisor, who can custom-design an individual plan for you
- Access all types of investments, including:
  - One of Canada's largest inventories of fixed-income investments
  - Equity investments backed by award-winning capital markets research and investment strategy[3]
- Our wealth management approach is designed to uncover opportunities to meet your goals – both financial and personal – with comprehensive money management, financial planning, tax minimization and estate planning

Putting your and your family's needs at the centre of everything we do

[1] Source: Retail Brokerage and Distribution Report—Canada (Fall 2024), Investor Economics. [2] Financial information as of January 31, 2025.
[3] Source: www.rbccm.com/en/about-us/awards.page

Wealth Management
Dominion Securities

Who we can help

- Investors who prefer to work with a professional advisor to help them manage their assets
- Individuals and families requiring professional assistance achieving their financial goals, including:
  - Building savings for future goals like retirement
  - Maximizing retirement income
  - Transferring wealth in a tax-efficient manner
- Self-incorporated professionals and business owners requiring assistance managing personal and business assets
- Estates, foundations and charitable organizations requiring professional investment management

Wealth Management
Dominion Securities

Our approach

Discovery

Understand your financial needs and goals, your aspirations for the future, and your profile as an investor.

Planning

Develop a customized plan designed to clarify and help achieve your financial and investment goals.

Implementation

Put your plan into action with a custom-designed investment portfolio – complemented by wealth management services such as financial, retirement and estate planning, plus access to the resources of RBC when you need them.

Review and monitoring

Help ensure your portfolio evolves with both your changing personal situation and market conditions.

RBC Wealth Management Dominion Securities

RBC Global Asset Management

Concerns facing Canadian income investors

Concerns facing Canadian income investors

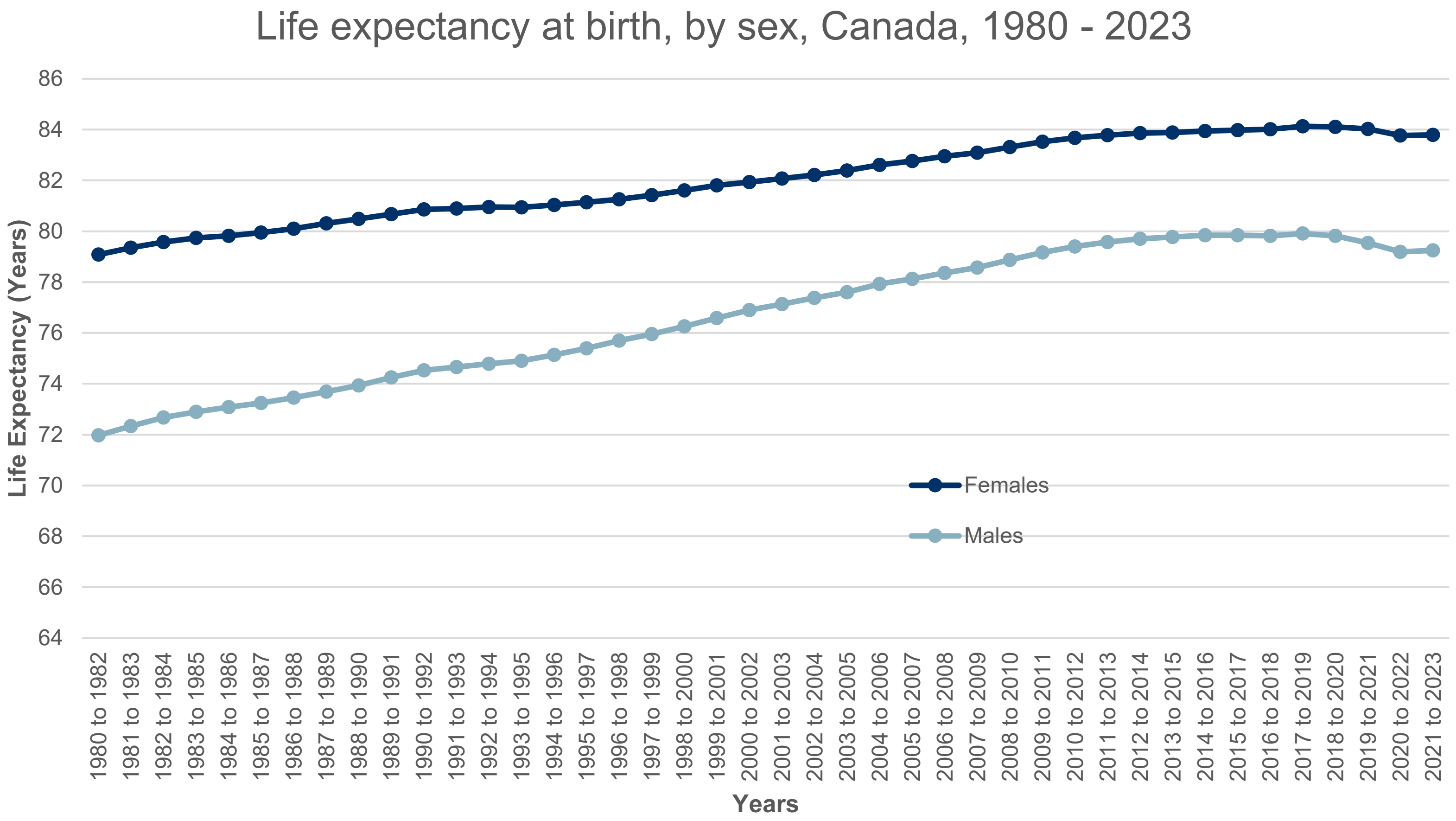
The unknowns of tomorrow

Outliving retirement savings

Inflation and taxes

Market volatility

Canadians are living longer



Source: Statistics Canada as of Dec. 4, 2024

Sequence of returns has little impact when accumulating assets

- $100,000 initial investment
- No withdrawals

Years

Returns	1	2	3	4	5	6	7	8	9	10	Annual Return/ Portfolio Value
Scenario 1 (Steady Returns)	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	**7% $196,715**
Scenario 2 (Good early returns)	10%	14%	13%	23%	-4%	10%	-1%	21%	-4%	-7%	**7% $196,717**
Scenario 3 (Poor early returns)	-7%	-4%	21%	-1%	10%	-4%	23%	13%	14%	10%	**7% $196,717**

Source: RBC GAM. For illustrative purposes and not a prediction of returns.

Sequence of returns has an impact when you begin to draw an income

- $100,000 initial investment
- $7000 withdrawn annually

Years

Returns	1	2	3	4	5	6	7	8	9	10	Portfolio Value
Scenario 1 (Steady Returns)	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	**$100,000**
Scenario 2 (Good early returns)	10%	14%	13%	23%	-4%	10%	-1%	21%	-4%	-7%	**$112,566**
Scenario 3 (Poor early returns)	-7%	-4%	21%	-1%	10%	-4%	23%	13%	14%	10%	**$83,603**

Source: RBC GAM. For illustrative purposes and not a prediction of returns.

Inflation

- *Inflation* is a sustained increase in the general level of prices for goods and services; it's measured as an *annual percentage increase*

- Example:
  - In 1954, a Canadian stamp cost 5¢, whereas today it costs $1.07. This increase represents a 4.5% annualized rate of inflation over that time period

- Some of the causes of inflation:
  - Increases in salaries and wages
  - Increases in production costs
  - High growth in the economy
  - Low unemployment rate – i.e. a largely employed population

Combined impact of inflation & taxes on investment income

Your Investment

1-year return[1] =

8%

Inflation[2]

2.2%

Real Return
after inflation =

5.8%

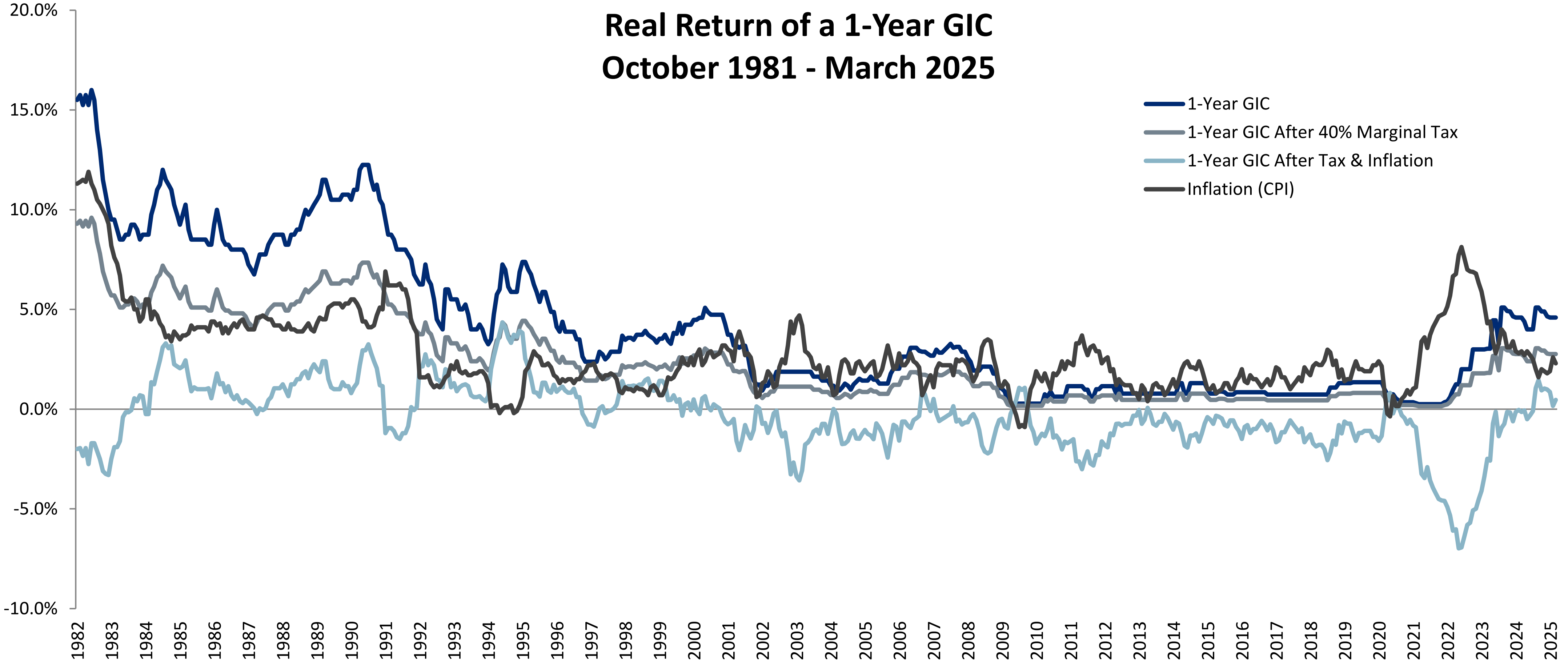
Real Return
after inflation
and taxes[3] =

1.5%

[1]Assumes return is 100% investment income – for illustrative purposes only.
[2]Assumes a 20-year average inflation rate of 2.2%
[3]Assume investor is in the highest marginal tax bracket for Ontario 53.3% federal and provincial tax rate

Real return of a 1-Year GIC

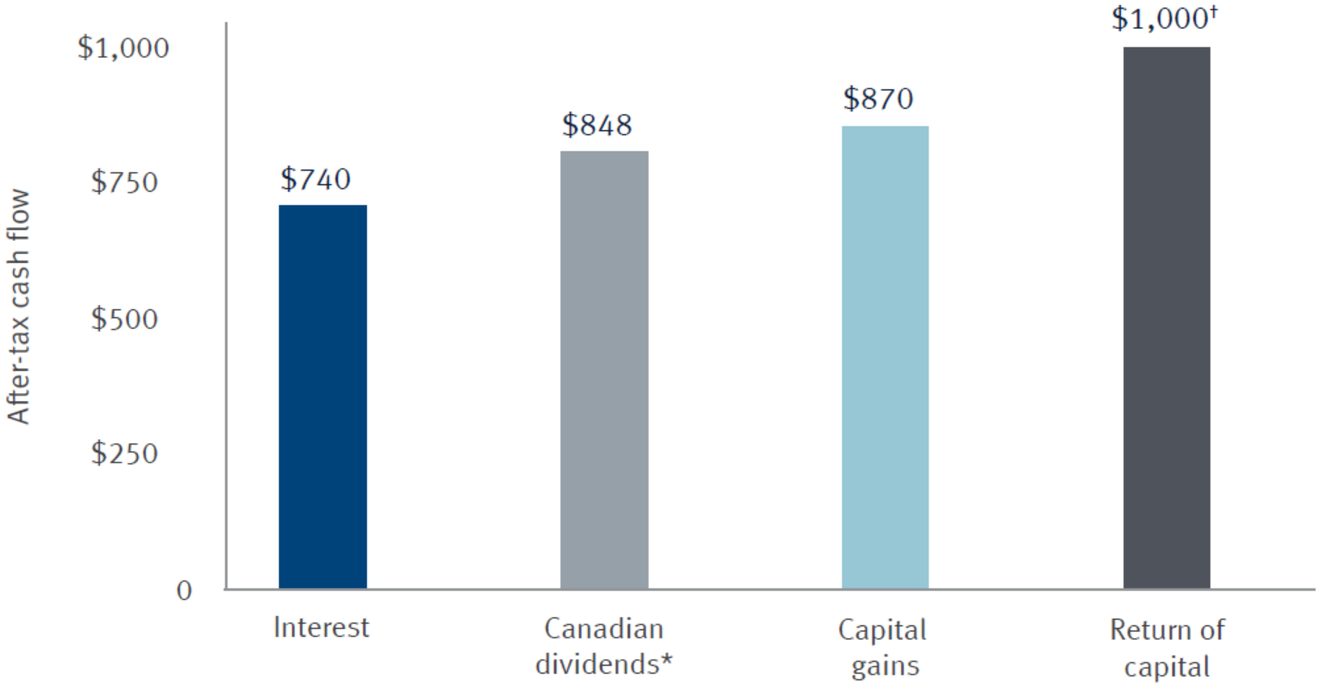
Considering the effects of tax & inflation



Source: Bank of Canada, Bloomberg and RBC GAM as of March 31, 2025. Generic Canadian Chartered Bank 1-year GIC.

It’s not what you earn, it’s what you keep that matters!

Net after-tax cash flow on $1,000 investment cash flow



For the purposes of this example, a marginal tax rate of 26% is used. Please note that rates are unique to the tax circumstances of each individual and are provided herein for illustrative purposes only. In addition to the federal taxes noted in the example, provincial taxes are required to be paid. The amount of provincial taxes will vary according to province (provincial dividend tax credits also apply). When combined, the total of the federal and provincial taxes equals the taxes owing on taxable Canadian dividends. *Represents eligible Canadian dividends with a federal tax credit of 15.02%. †Return of Capital distributions are not taxable in the year they are received, but do lower your Adjusted Cost Base, which could lead to a higher capital gain or a smaller capital loss when the investment is eventually sold. Note: All figures are rounded to the nearest whole number. Tax rates are subject to change.

Cash flows should not be confused with mutual fund rates of return. Cash distributions in excess of earnings reduce the asset base of the fund and can hinder the fund's ability to meet its investment objectives.

Return of Capital is return of a portion of investor's capital back to the investor.

Market volatility

In retirement it is not just about the destination, the comfort of the ride matters as well.

Source: Buying Time – John Wiley & Sons

Market volatility can be significant

The growth of $10,000 since from January 1975 – December 31, 2024

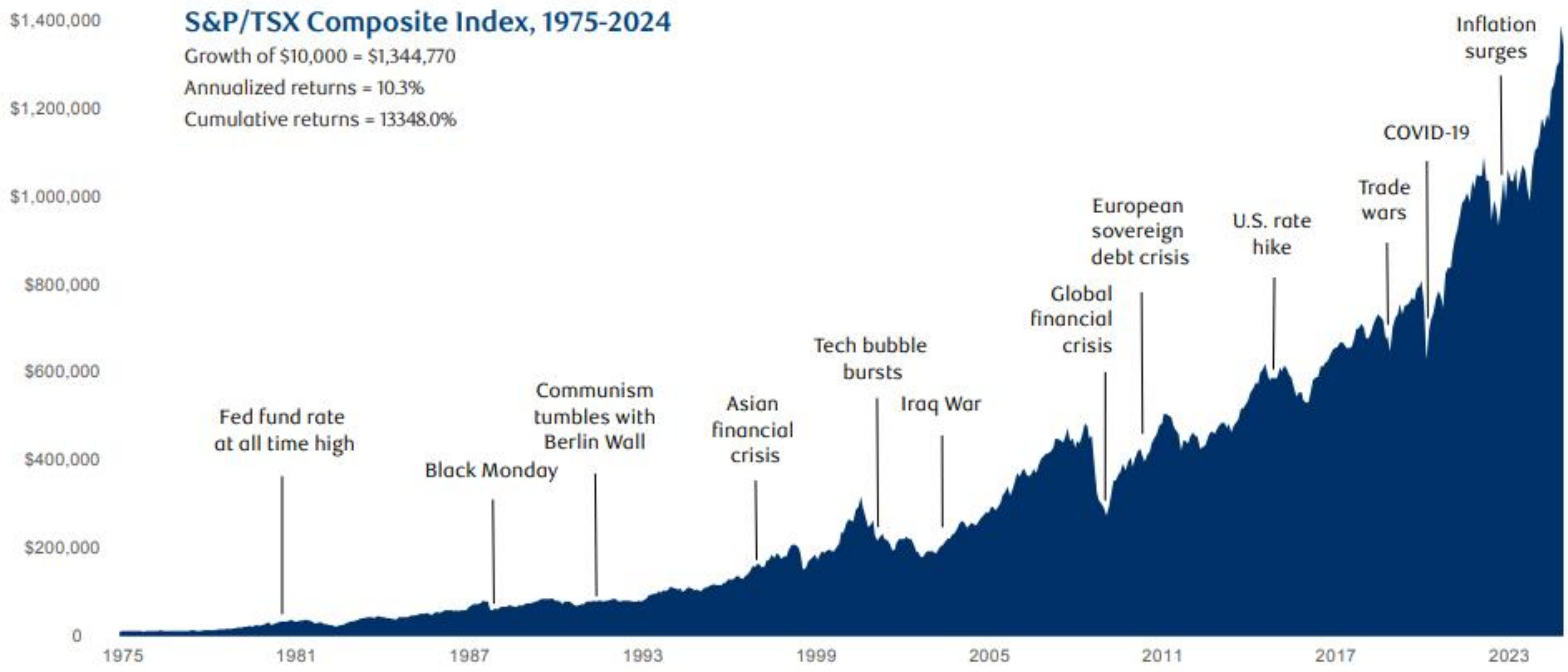


Chart illustrates the growth of $10,000 in the S&P/TSX Composite Index (total returns) from January 1, 1975 to December 31, 2024. Performance as of December 31, 2024. An investment cannot be made directly in an index. Graph does not reflect transaction costs, investment management fees or taxes. If such costs and fees were reflected, returns would be lower. Past performance is not a guarantee of future results. Source: Bloomberg, RBC Global Asset Management. Values and performance are in CAD.

A strong case for diversifying your portfolio

No single asset class consistently leads the market every year.

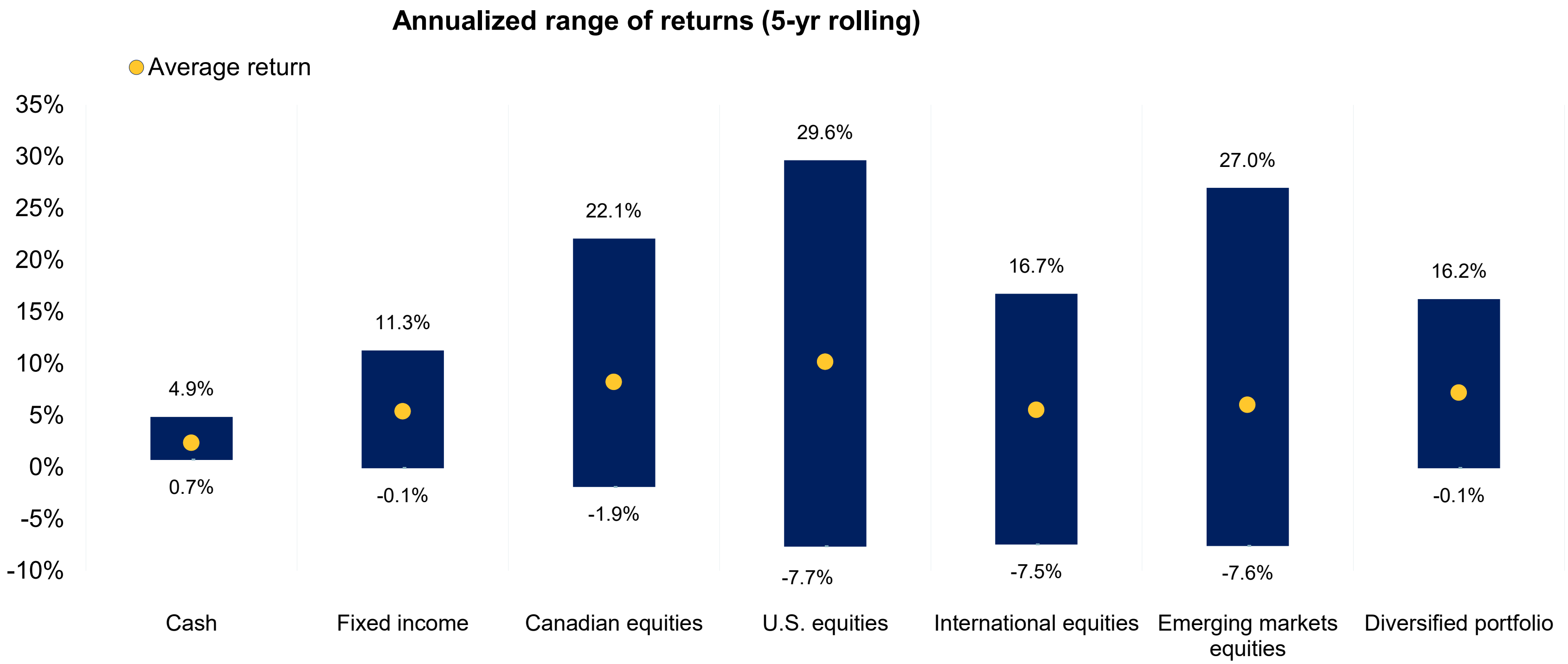
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
US Equities 20.8%	CDN Equities 21.1%	EM Equities 28.3%	US Equities 3.8%	US Equities 25.1%	EM Equities 16.6%	US Equities 27.9%	Cash 1.7%	US Equities 22.9%	US Equities 25.0%
INTL Equities 19.0%	US HY Bonds 14.3%	INTL Equities 16.8%	Global Bonds 1.9%	CDN Equities 22.9%	US Equities 16.1%	CDN Equities 25.1%	CDN Equities -5.8%	INTL Equities 15.1%	CDN Equities 24.3%
Balanced Portfolio 8.2%	US Equities 8.6%	US Equities 14.1%	CDN Bonds 1.4%	INTL Equities 16.5%	Balanced Portfolio 10.0%	Balanced Portfolio 11.2%	INTL Equities -7.8%	Balanced Portfolio 12.8%	Balanced Portfolio 16.9%
CDN Bonds 3.5%	EM Equities 7.3%	Balanced Portfolio 9.8%	Cash 1.3%	Balanced Portfolio 15.5%	CDN Bonds 8.7%	INTL Equities 10.8%	Balanced Portfolio -10.2%	US HY Bonds 12.5%	EM Equities 8.1%
EM Equities 2.0%	Balanced Portfolio 6.0%	CDN Equities 9.1%	Balanced Portfolio -1.1%	US HY Bonds 14.0%	INTL Equities 6.4%	US HY Bonds 4.6%	US HY Bonds -11.1%	CDN Equities 11.8%	US HY Bonds 5.9%
Global Bonds 1.9%	Global Bonds 3.5%	US HY Bonds 6.4%	US HY Bonds -2.9%	EM Equities 12.9%	Global Bonds 6.0%	Cash 0.1%	CDN Bonds -11.7%	EM Equities 6.9%	Cash 4.7%
Cash 0.6%	CDN Bonds 1.7%	CDN Bonds 2.5%	INTL Equities -6.0%	CDN Bonds 6.9%	CDN Equities 5.6%	Global Bonds -2.3%	US Equities -12.3%	CDN Bonds 6.7%	INTL Equities 4.4%
US HY Bonds -2.7%	Cash 0.5%	Global Bonds 1.8%	EM Equities -6.9%	Global Bonds 6.8%	US HY Bonds 5.1%	CDN Bonds -2.5%	Global Bonds -13.2%	Global Bonds 5.6%	CDN Bonds 4.2%
CDN Equities -8.3%	INTL Equities -2.5%	Cash 0.6%	CDN Equities -8.9%	Cash 1.7%	Cash 0.6%	EM Equities -3.1%	EM Equities -13.9%	Cash 4.8%	Global Bonds 1.4%

Note: All returns are total returns in Canadian dollars, unless otherwise noted.
Source: RBC GAM, Morningstar Direct.

Balanced Portfolio represented by 2% Cash, 38% Fixed Income (Canadian bonds), 15% Canadian Equities, 25% U.S. Equities, 15% International Equities, and 5% Emerging Market Equities

Fixed income				Equities				
Cash Cash	Global Bonds Global Bonds	CDN Bonds Canadian Bonds	US HY Bonds U.S. High-Yield Bonds	CDN Equities Canadian Equities	US Equities U.S. Equities	INTL Equities International Equities	EM Equities Emerging Market Equities	Balanced Portfolio
FTSE Canada 30 Day TBill Index	FTSE World Government Bond Index (CAD Hedged)	FTSE Canada Universe Bond Index	ICE BofA US High-Yield BB-B Index (CAD Hedged)	S&P/TSX Composite Index	S&P 500 Index	MSCI EAFE Index	MSCI Emerging Markets Index	60% Equity / 40% Fixed Income

Building a globally diversified portfolio has provided growth with lower market volatility



Source: RBC GAM, Morningstar. Five-year rolling returns refer to periods of 60 consecutive months with new periods beginning on the first day of each month. For the period between January 1, 1993 to April 30, 2025. Range of returns of each asset class – from highs to lows. Diversified Portfolio assumes monthly rebalancing as represented by 2% Cash, 38% Fixed Income, 15% Canadian Equities, 25% U.S. Equities, 15% International Equities and 5% Emerging Market Equities. Cash represented by FTSE Can 30 DAY T-Bill Index; Fixed Income represented by FTSE Canada Universe Bond Index; Canadian Equities represented by S&P/TSX Composite Index; U.S. Equities represented by S&P 500 Index; International Equities represented by MSCI EAFE Index; Emerging Markets Equities represented by MSCI Emerging Markets Index. All returns are total returns in Canadian dollars, unless otherwise noted. An investment cannot be made directly into an index. The above does not reflect transaction costs, investment management fees or taxes. If such costs and fees were reflected, returns would be lower. Past performance is not a guarantee of future results.

Staying invested over time has its rewards

1

Over time, equity markets go through volatile periods.

2

As volatility subsides, markets typically resume their upward course.

3

Maintaining a long-term perspective can help you stay invested and benefit from long-term gains.

4

Your advisor can help you create a long-term investment strategy.

RBC Global Asset Management

The where & how of retirement planning

Costs to consider in retirement

Home maintenance

Inflation/ taxes

Financial gifts/loans

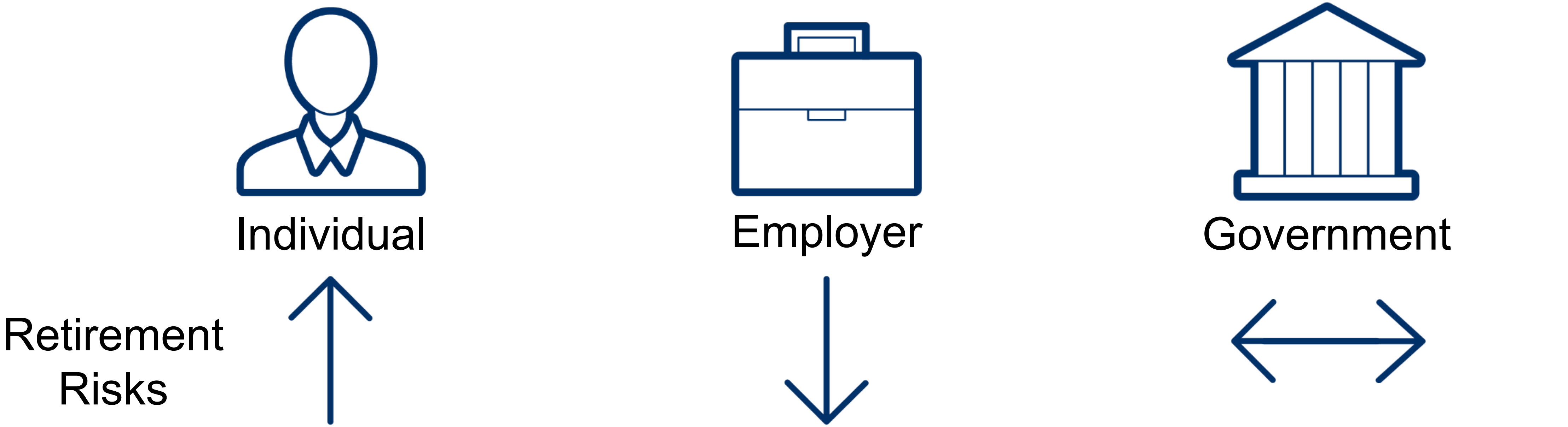
Medical costs

Widowhood/ divorce

Long-term care

Who’s funding your retirement?

As employers have been stepping away it has been increasingly your responsibility



What are the pieces to a retirement income plan?

Government

Government Benefits/ Public Pensions

- Canada Pension Plan (CPP)
- Old Age Security (OAS)

Registered Accounts

- Registered Retirement Savings Plan (RRSP)
- Registered Retirement Income Fund (RRIF)
- Locked in Retirement Account (LIRA)
- Tax Free Savings Account (TFSA)

Individual

Employer

Employer benefits/ Private Pensions

- Defined Benefit (DB) Plan
- Defined Contribution (DC) Plan
- Deferred Profit Sharing Plan (DPSP)

Non-Registered Accounts

- Savings accounts & GICs
- Money market funds, bonds & fixed-income mutual funds
- Stocks & equity funds
- Rental income
- Real estate/reverse mortgage
- Small business

Individual

What are the pieces to a retirement income plan?

Government Benefits/ Public pensions:

Government

Canada/Quebec Pension Plan (CPP/QPP)	Old Age Security (OAS)
• A government pension plan that's designed to replace about 25% of your pensionable earnings during your working years[1]	• A federal retirement benefit payable to people over 65 who maintain certain residency requirements • You must apply • The maximum monthly payment is approx. $713.34[2]

[1]Please note this amount will gradually increase to eventually cover 33% of your pensionable earnings.
[2]For individuals who meet the residency requirements and are 65 to 74 years of age; 75 years of age or older have a maximum monthly payment of $784.67
Source: Government of Canada, as of January 2024

Government benefits (2025)

Government benefits depend on what age you decide to receive benefits among other things.

Government

Canada Pension Plans

Maximum CPP/QPP benefit at age 65	$1,306.57 per month
Maximum CPP/QPP benefit at age 60	$836.20 per month
Maximum CPP/QPP benefit at age 70	$1,855.33 per month
Maximum OAS benefit for Q1 at age 65	$687.56 per month
Maximum deferred OAS benefit for Q1 at age 70	$935.08 per month
OAS clawback rate	$0.15 for every $1 of net income above $86,912, with the full OAS is eliminated at a net income of $141,917 as of Q1
Pension tax credit for taxpayers aged 65 plus	First $2,000 of eligible pension or annuity income, with a maximum federal tax savings of $300

What are the pieces to a retirement income plan?

Employer benefits/ Private pensions:

Employer

Defined Benefit (DB) Plan	Defined Contribution (DC) Plan
• Retirement income stream guaranteed for life • Employer responsible for investing contributions • Amount of retirement income stream is known • Inflation protection & survivor benefits are usually built in	• Retirement income is not guaranteed for life • The employee is responsible for investing the contributions • Amount of retirement income is unknown • Inflation protection & survivor benefits are not built in

What are the pieces to a retirement income plan?

Registered investments:

Individual

Registered Retirement Income Fund (RRIF)	Tax Free Savings Account (TFSA)
• Designed to be drawn down to create an income • Minimum Amount has to be taken starting in 72nd year (5.4% - this percentage amount increases every year)*	• Very Flexible • Income earned is not taxed • Withdrawals are not taxable • Current lifetime contribution maximum of $102,000* • Increased by $6,500 in the last year

RRIFs are designed to create an income, TFSAs are designed to be flexible

*As of 2025

What are the pieces to a retirement income plan?

Non-registered investments:

Individual

Investments	Beyond your investments
• Savings accounts & GICs • Money market funds, bonds & fixed-income mutual funds • Stocks & equity funds	• Rental income • Small business income • Sale of a business or asset (be aware of capital gains) • Real estate/ reverse mortgage

Things to consider when discussing your retirement plan with your advisor

1) What steps are required to build a retirement income plan?
2) How much growth will I need in my portfolio?
3) My retirement income will come from a few different sources, what issues should I be aware of?
4) How much can I afford to withdraw from my portfolio each year?
5) How can I pay less tax on my investment income?

RBC Global Asset Management

Investment solutions at RBC Dominion Securities

The full range of investment solutions

- Treasury Bills
- Commercial paper
- Guaranteed Investment Certificates (GICs)
- Government bonds
- Corporate bonds
- Strip coupons
- Annuities*
- Mortgage-backed securities
- Commodities
- Income trusts
- Real estate investment trusts
- Royalty trusts
- Preferred shares
- Common stocks
- World-class money management programs
- Mutual funds
- Equity-linked notes
- Options
- Insurance*
- Segregated funds*

*Offered through RBC Wealth Management Financial Services Inc.

Series T – Designed to provide tax-efficient cash flow

Series T units also offer investors an easy way to transition seamlessly from investing for long-term growth to drawing regular, tax-efficient cash flow.

1) Sustainable payouts - Distribution amounts are set at the beginning of each year so you know exactly how much you'll receive each month

2) Tax efficiency - Series T distributions are more tax efficient than redeeming your investment offering a blend of tax-efficient payout and tax-deferral benefits through the use of return of capital (ROC).

3) Customizable cash flows - You can customize a monthly cash flow that meets your specific needs up to a fund's maximum payout rate of 5 or 8 per cent

4) Transitioning from saving to cash flow - If you are an investor in another series of a fund, you may switch between the series you currently hold and Series T of the same fund at any time with no tax implications.

RBC Managed Payout Solutions

Helping you create tax-wise cash flow

Regular monthly cash flow.

The use of return of capital to stabilize monthly distributions in a tax-efficient manner.

An annual review process that adjusts distributions to mitigate the impact of markets on invested capital.

Professional portfolio management, ongoing monitoring and consistent rebalancing.

RBC Managed Payout Solutions deliver:

Sustainable cash flow: Distributions are reviewed annually and adjusted, if necessary, to provide sustainable and predictable cash flow.

Tax efficiency: Diversification of cash flow sources results in higher after-tax cash flow relative to investments that pay only interest income.

Growth potential: Equity exposure increases the potential for capital appreciation and helps keep pace with inflation over the long term.

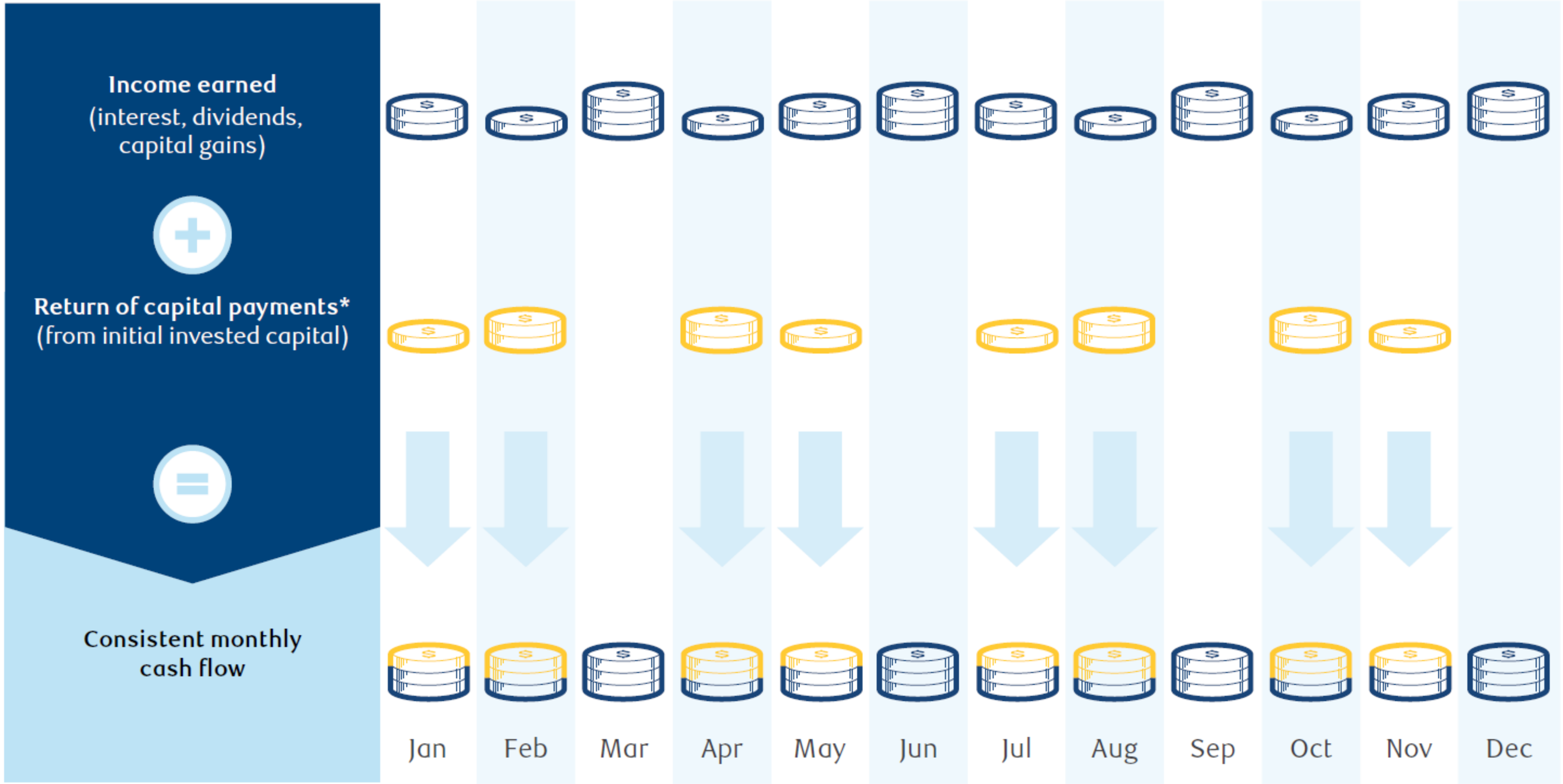
Monitoring and rebalancing: Our experienced investment team regularly monitors and rebalances your portfolio to ensure it stays aligned with your investment goals.

Liquidity: You have access to your money should unexpected needs arise.

Choice of payout rates: 5%, 6% or 7%

The monthly payout (in cents per unit) is a product of multiplying the payout rate (5, 6 or 7%) by the year-end net asset value (NAV) per unit and dividing by 12. The monthly payout in cents/unit is reset at the beginning of each calendar year. Payout rate may change to reflect market conditions and should not be confused with mutual fund performance or rate of return.

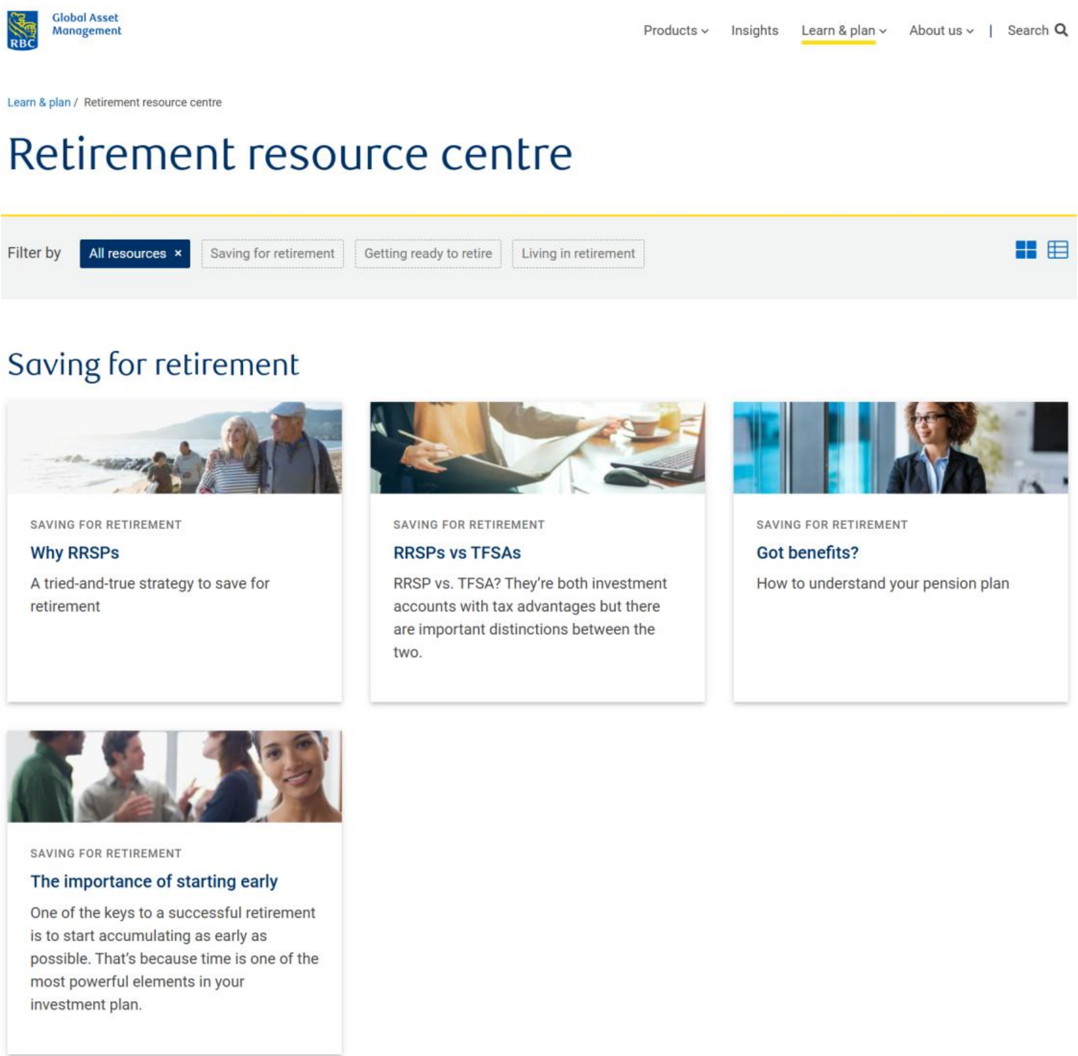
Return of capital can help smooth monthly returns



*Distributions are classified at year-end, and the total amount of return of capital distributed throughout the year is allocated evenly across all monthly distributions. Cash distributions in excess of earnings reduce the asset base of the fund and can hinder the fund's ability to meet its investment objectives. Payout rates are not guaranteed and may be adjusted based on market conditions.
Cash flows should not be confused with mutual fund rates of return.

For more retirement information

Visit: https://www.rbcgam.com/en/ca/learn-plan/retirement-resources



Appendix: RRIF minimum withdrawal amounts

Age (at start of year)	Minimum withdrawal Amount (%)
71	5.28
72	5.40
73	5.53
74	5.67
75	5.82
76	5.98
77	6.17
78	6.36
79	6.58
80	6.82
81	7.08
82	7.38
83	7.71
84	8.08

Age (at start of year)	Minimum withdrawal Amount (%)
85	8.51
86	8.99
87	9.55
88	10.21
89	10.99
90	11.92
91	13.06
92	14.49
93	16.34
94	18.79
95 or older	20

Source: Canada Revenue Agency as of 2025.

Disclosure

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Disclaimers

This information is not investment advice and should be used only in conjunction with a discussion with your RBC Dominion Securities Inc. Investment Advisor. This will ensure that your own circumstances have been considered properly and that any action is taken based upon the latest available information. The strategies and advice in this report are provided for general guidance. Readers should consult their own Investment Advisor when planning to implement a strategy. Interest rates, market conditions, special offers, tax rulings, and other investment factors are subject to change. The information contained herein has been obtained from sources believed to be reliable at the time obtained but neither RBC Dominion Securities Inc. nor its employees, agents, or information suppliers can guarantee its accuracy or completeness. This report is not and under no circumstances is to be construed as an offer to sell or the solicitation of an offer to buy any securities. This report is furnished on the basis and understanding that neither RBC Dominion Securities Inc. nor its employees, agents, or information suppliers is to be under any responsibility or liability whatsoever in respect thereof. The inventories of RBC Dominion Securities Inc. may from time to time include securities mentioned herein

Disclaimers

Wills, Powers of Attorney, and Estate Planning

BADERLAW
SMART LAWYERS. GOOD ADVICE.

Overview

- Wills
  - What they are
  - Why you need one/Why you need a new one
  - executors
- QUESTIONS
- Common Estate Planning Mistakes
- Alternative Estate Planning
  - Joint assets/direct beneficiaries
- Powers of Attorney
  - What they are, what they're for
  - Why they matter
- QUESTIONS

Wills – The Basics

- What is a will?
- Why do I need it?
- What information does it contain?
- What are the formal requirements?

What Happens If I Die Without a Will?

- Intestacy rules apply, no control over how assets are distributed
- Follows a certain formula
- Makes no provision for common law spouses, stepchildren
- No trust provisions
- Confusion re joint assets
- no probate tax efficiency

Is My Will Out of Date?

- Certain formal requirements have changed in the last 20-30 years (e.g. affidavit of execution)
- Changing life circumstances
- Changing circumstances of executors and beneficiaries
- Estrangement/reconciliation
- Interest in charitable donations

Executors

- Who should my executors be?
- What will they have to do?
- Are they entitled to compensation?
- What if I don't have any good candidates among family or friends?

Questions (Part 1)

Common Errors in Estate Planning

- Making no plans/dying intestate
- Picking the wrong executors
- Misnomer of beneficiaries
- Not planning for life changes re certain assets
- Making non-compliant wills
- Failing to change will to reflect changes in life

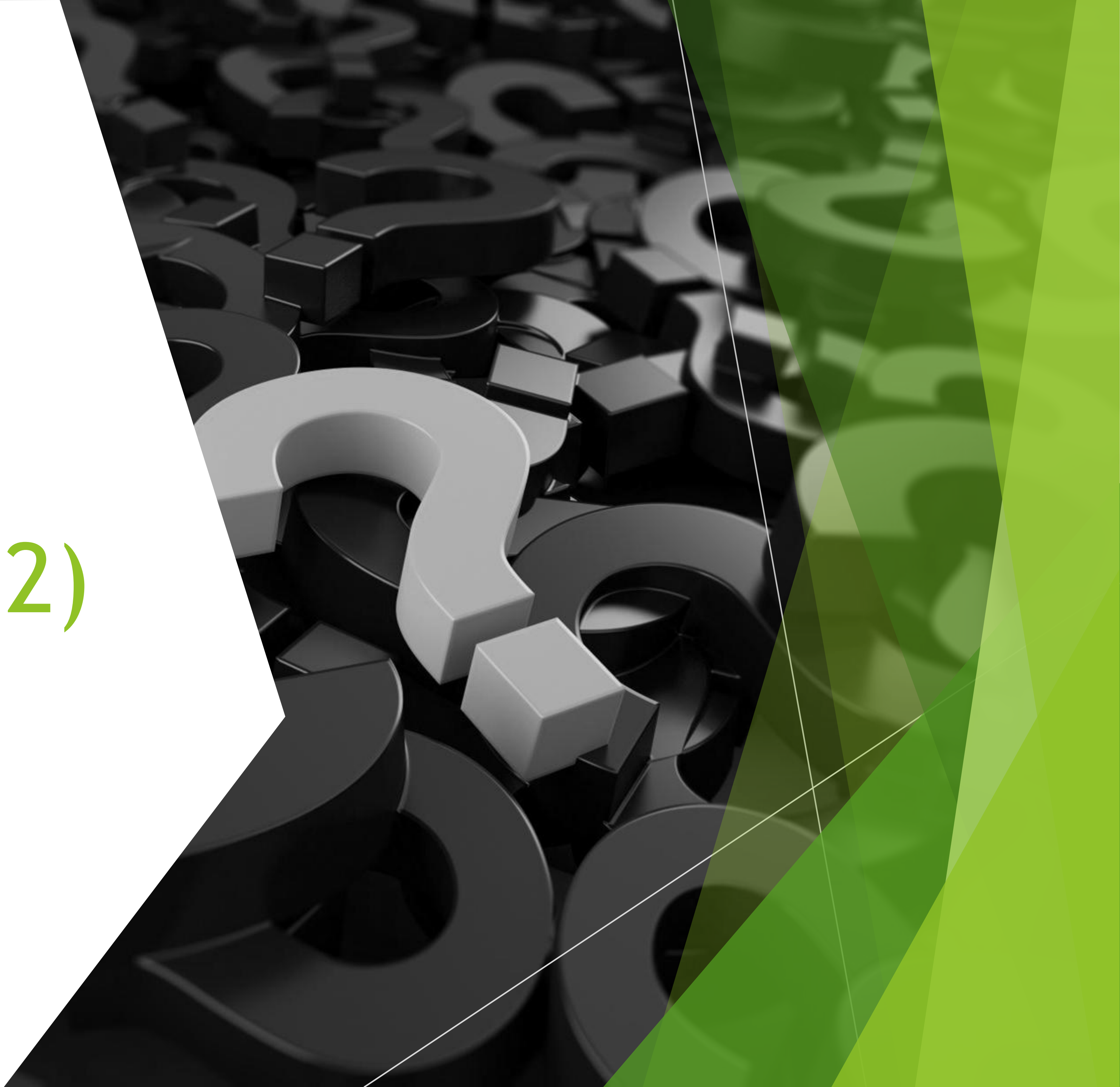
Alternative Estate Planning

- Probate tax is 1.5% of all assets in excess of $50,000
- Probate tax is payable when applying for probate, applies in addition to any applicable income taxes (including capital gains)
- Some forms of estate planning exclude assets from a will and probate tax
  - Corporate/secondary wills
  - Joint assets
  - Direct beneficiary designations
- Pros and Cons

Powers of Attorney

- What is a power of attorney?
- Why do I need one?
- Who should my attorney be?
- What goes in a POA?

Questions (Part 2)



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Real Estate Planning

Making property decisions
with clarity and care

Estate Probate Services

Visit Our Website

1. Open Camera
2. Point It at QR-Code
3. Tap the Link that appears

Why Estate Planning Matters

1 **Asset** — A home is often the largest single asset in an estate

2 **Liquidity** — In retirement, liquidity and cash flow matter more

3 **Burden** — Without planning, property can become burden (maintenance)

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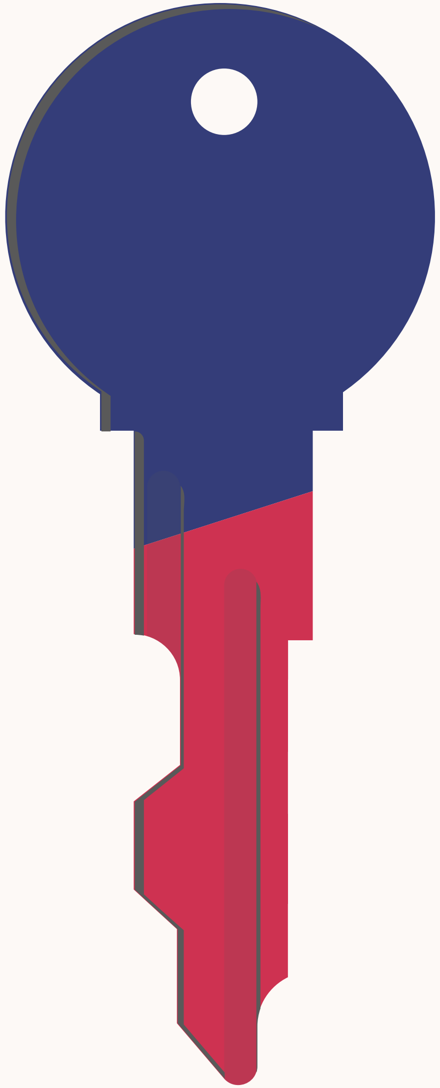
Why Estate Planning Matters



1 **Value**

Property holds significant value as an investment and opportunity

3 **Flexibility**

True flexibility comes only through a strategic sale and proper planning

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Understanding Your Options

1. Stay & Maintain

Adjust your home to your needs, but remember that every upgrade adds expense

2. Rent or Share

Sharing or renting your home requires management and responsibility

3. Support & Legacy

Passing the home to children often means passing the costs too

4. Sell & Reinvest

A strategic sale reveals your home's true potential and maximizes its long-term value

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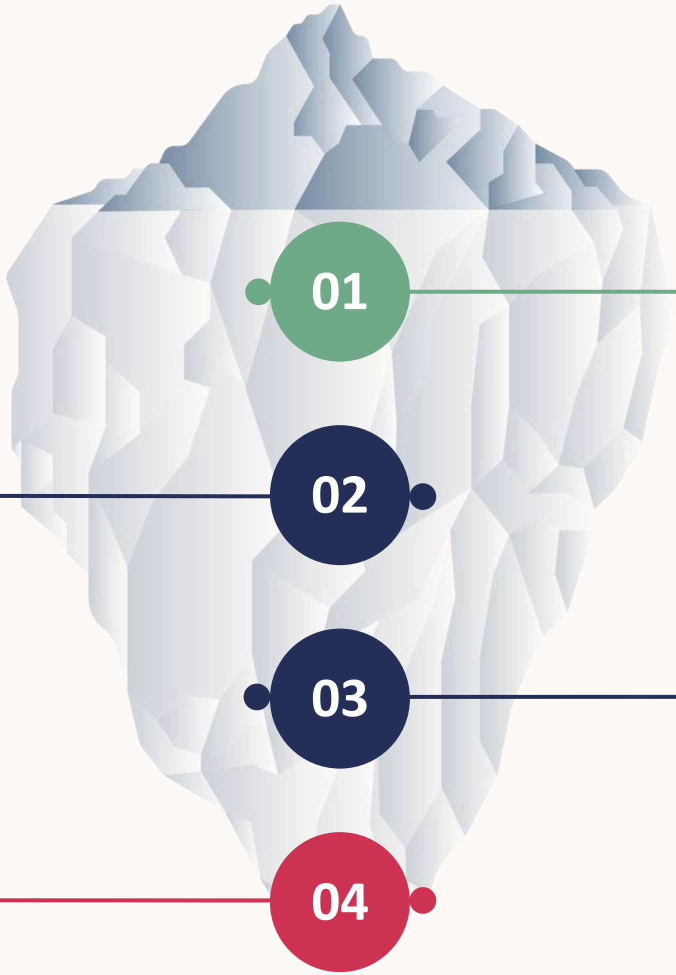
Option: Stay & Maintain



Upgrades

15,000 - 40,000

Accessibility fixes and safety updates that cost more than they return

Hidden Costs

Maintenance, repairs, utilities and taxes that never stop

$10,000 - $15,000 + / yearly

Time & Energy

7-10 hours / weekly

Cleaning, organizing, and constant upkeep take over daily life

Missed Potencial

Unused space and locked equity that could work for you

lost investment growth of 6–7 % yearly

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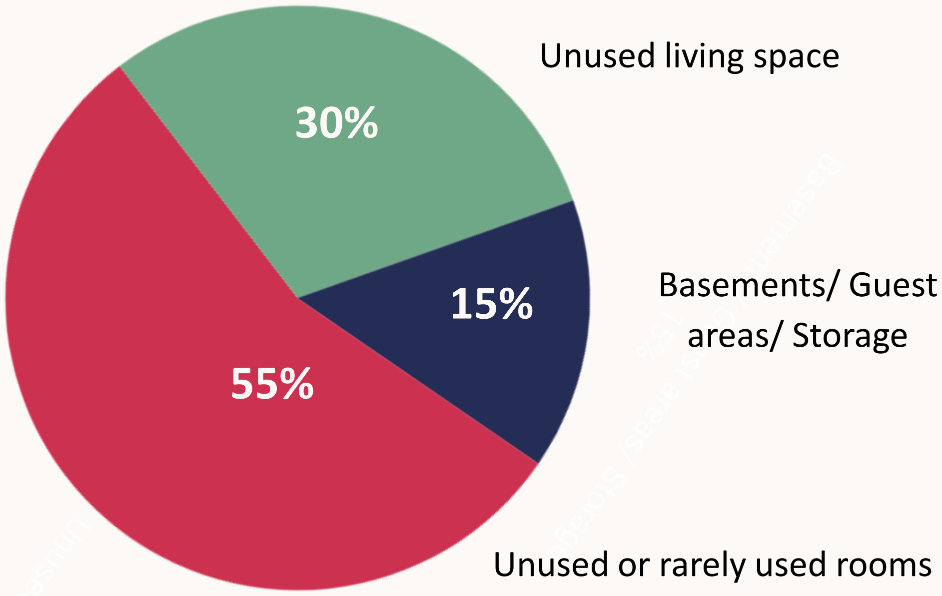
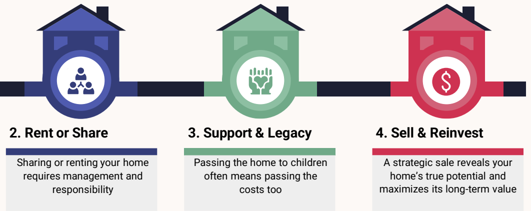
Option: Stay & Maintain

More than **4.4 million rooms in Ontario senior households sit unused**, reflecting significant untapped housing potential.





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Option: Rent or Share

Managed a rental before?

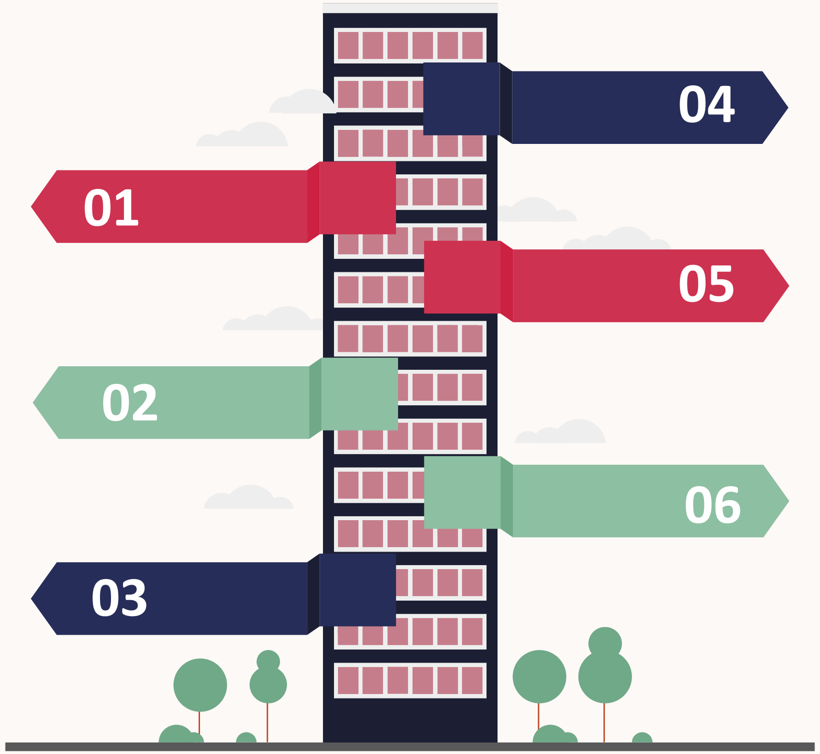
Experience matters most

Know today's rental market?

Rules and prices shift fast

What's the rental plan?

Advertising, screening, collecting — all on you



What rent to set?

Too high sits empty, too low loses value

Manage it or hire help?

Either way costs time and money

Ready for what it takes?

Repairs, insurance, and constant care

1. Stay & Adapt

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Option: Support & Legacy

1. Unprepared Heirs

Just 26 % of families have a plan. Few heirs are ready to manage real assets.

2. Too much, too soon

Early or oversized gifts often demotivate children and weaken financial discipline.

3. Changing priorities

Younger heirs prefer liquidity and flexibility over real estate responsibility.

4. Values over assets

Money without guidance creates conflict. Clarity creates legacy.

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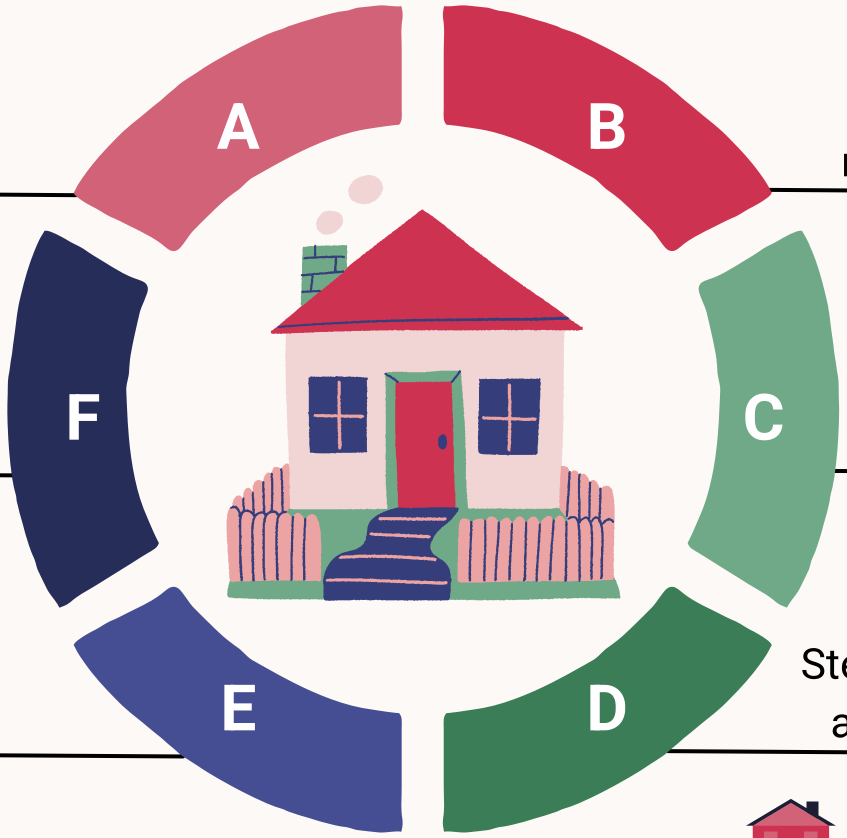
Option: Sell & Reinvest



Strategic advantage
A well-timed sale unlocks liquidity and freedom of choice

Simplified life
No taxes, maintenance, or management stress tied to property

Maximized returns
Smart reinvestment grows 6–7% yearly, far beyond home equity (RBC GAM 2025).

Real legacy
Liquid assets preserve value and give flexibility to help family now

Financial clarity
Cash flow supports care, comfort, or new investment opportunities

Retirement stability
Steady income, freedom from upkeep, and lasting confidence for the future

1. Stay & Adapt
Adjust your home to your needs, but remember that every upgrade adds expense

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From Planning to Action:
Unlocking Value through Sale

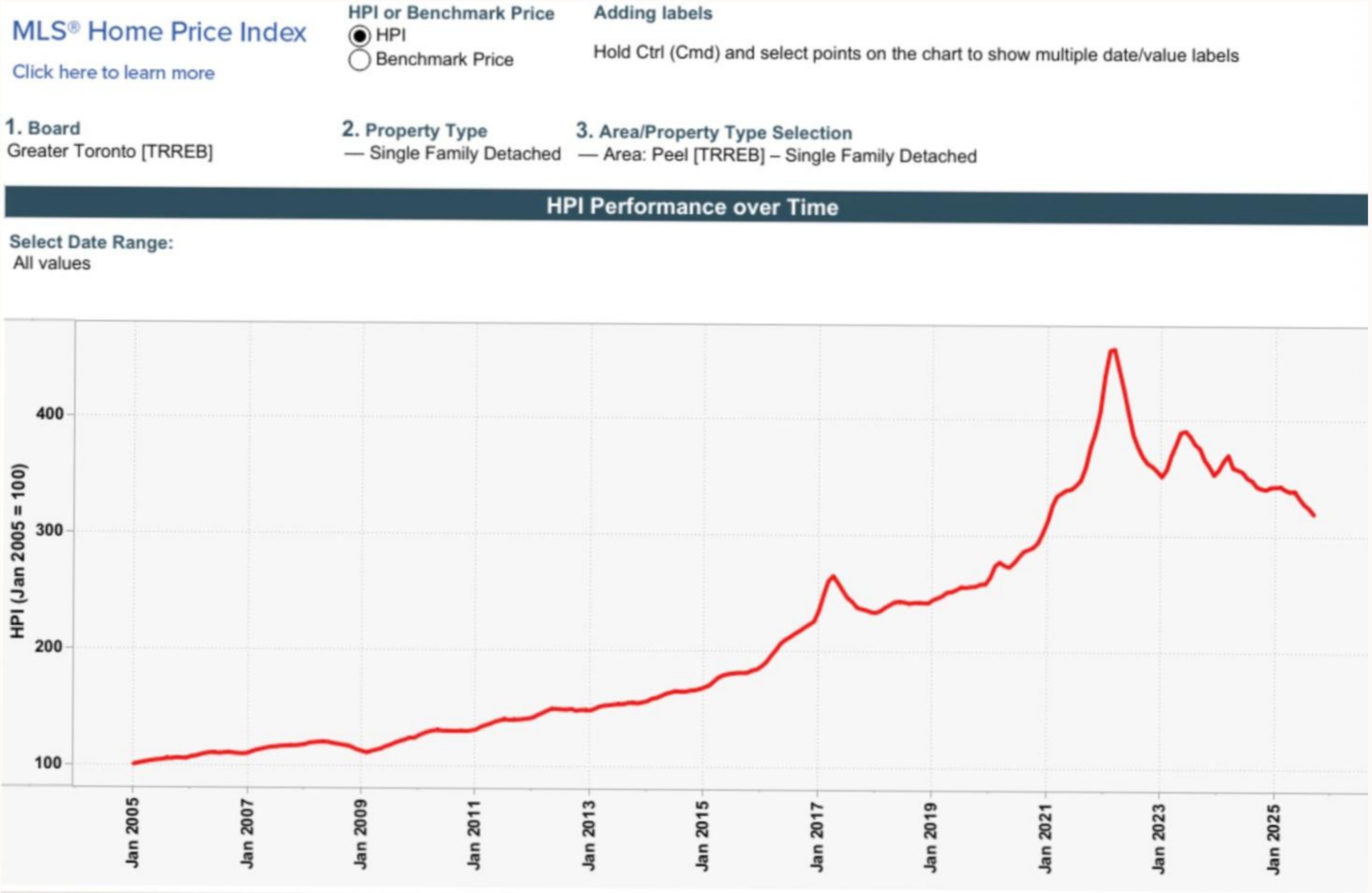
We've seen that in retirement

Liquidity and Cash Flow matter more than square footage

Planning → **Property Prep** → **Sale** → **Reinvest**

Now let's look at **how a well-executed sale can unlock that value** safely and strategically with market insight to guide every decision.

Sell Smart: Market Overview



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Sell Smart: Defining Your Priorities

Maximum Value

You want to maximize value, even if it takes more time and preparation

Speed & Efficiency

You want an as-is sale with no showings, no staging, and an easy transition

Simple Process

You want a simple process with no showings, no repairs, and full coordination.

Smart Balance

You want a fair price within a reasonable timeline, combining comfort and return.

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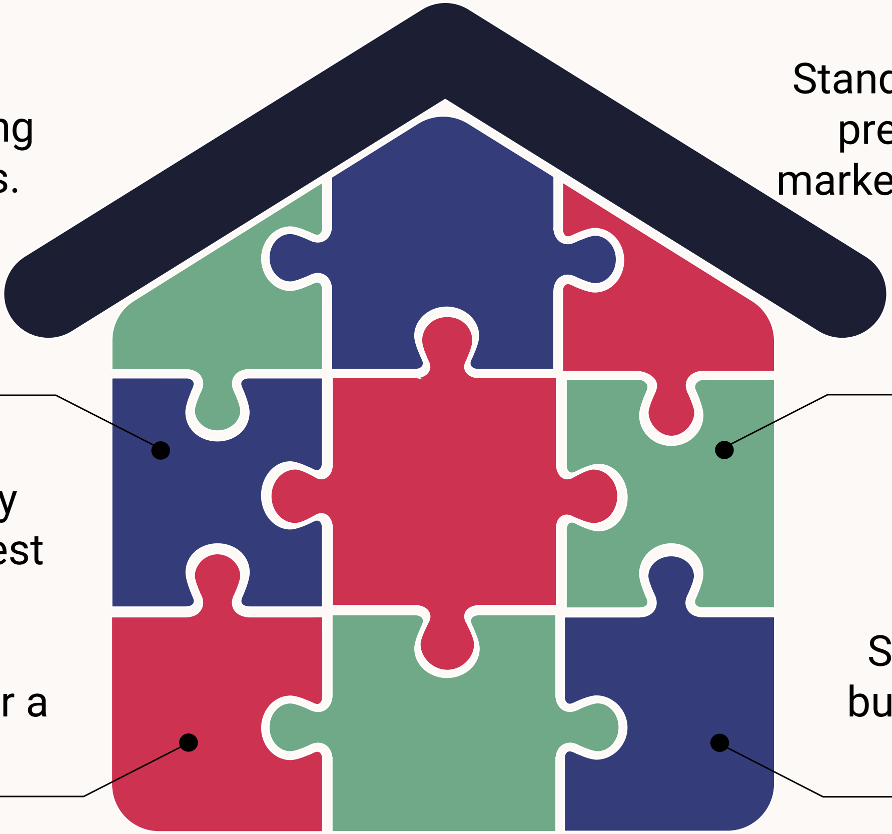
Sell Smart: Strategy & Sale Options

Premium Market Sale

Full preparation, staging, and marketing that attract top offers. Buyers see greater value in a move-in-ready home.

Quick Sale

Focused on efficiency and early buyer interest through targeted exposure and a simplified process for a timely closing.



Regular MLS Sale

Standard listing with basic presentation and typical market exposure. Balanced timeline and price, suitable for most properties.

Investor, As-Is Sale

Sold in current condition with no repairs or staging. Simplifies the process but often yields 10-15% below market value.

Estate Probate Services

Guiding Families With Clarity and Care

800+
Families Assisted

23+
Years of Experience

Complete Estate Support

Estate transitions can feel overwhelming — but they don't have to be.

Our team brings **structure**, **care**, and **clarity** **to every step**, helping families move forward with peace of mind. From legal coordination to the final sale, we handle the details so you can finally take a breath and focus on what truly matters.

Estate Probate Services

Preparing for Your Best Years

Comprehensive guidance and services designed to help you plan, organize, and move confidently toward your next chapter.

- ✓ **Financial**
  Reviewing assets, property value, and future cash flow to create clarity and long-term stability.
- ✓ **Legal**
  Coordinating with your lawyer or advisor to ensure wills, powers of attorney, and ownership are properly structured.
- ✓ **Home Readiness**
  Assessing your property's condition and preparing options — whether you choose to stay, adapt, or sell.
- ✓ **Sale Strategy**
  We'll plan, prepare, and sell your home strategically to ensure the best outcome for your timing and goals.

Stay Connected and Explore More

- A full **document checklist** with key dates and next steps
- **Estimated costs and timelines** for each stage
- A clear overview of **our services** and process
- This **presentation** for you to review anytime

Call or Text for a Free Consultation
+1 (647) 204 8944

Visit Our Website

1. Open Camera
2. Point It at QR-Code
3. Tap the Link that appears

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