



INTEGRATED FINANCIAL PLANNING

A COMPREHENSIVE VIEW OF YOUR PERSONAL AND BUSINESS ASSETS

Personal and business finances, investments and retirement planning,
insurance and estate planning, tax and legal matters...
It isn't always easy to get a clear picture or make the best choices.

INTEGRATED FINANCIAL PLANNING

As the cornerstone of our service offering, integrated financial planning consists of a complete and objective analysis of your financial situation, combined with an action plan and recommendations that will enable you to make the most of our services so that you can achieve your financial objectives and take the value of your wealth to a higher level.

With the support of your Principal Advisor, and calling on a multidisciplinary team of National Bank Financial Group experts as needed, our team of financial planning specialists will produce a plan as an integral part of Private Wealth 1859's services.

THE SEVEN COMPONENTS OF FINANCIAL PLANNING

A complete financial plan weaves together all the components of your personal and business affairs:

FINANCES TAXATION LEGAL FRAMEWORK INVESTMENTS RETIREMENT INSURANCE ESTATE

We will perform a thorough analysis based on your situation and goals: what you HAVE, what you NEED and what you WANT.

Financial planning is an essential first step in making sure you reach your personal and business objectives. Our specialists will prepare a report that presents an overview of your situation and includes sound advice. They will then assist you in implementing their recommendations so that you can get the most out of your wealth.

ANALYSIS OF YOUR SITUATION

RECOMMENDATION OF STRATEGIES
based on your needs and goals

IMPLEMENTATION OF APPROPRIATE SOLUTIONS

ACCESS TO MULTIDISCIPLINARY TEAMS
at National Bank Financial Group

THE SEVEN COMPONENTS AND THEIR IMPACTS

- 01 FINANCES:** balance sheet, cash management, budgeting, and holding company. These will require fine-tuning from time to time.
- 02 TAXATION:** tax reduction, income splitting, incorporation, optimal compensation structure for business owners. Strategies to preserve as much of your wealth as possible.
- 03 LEGAL FRAMEWORK:** couple, family, company, shareholder agreement, asset protection trust, will, updating of legal documents. Everything you need to do to protect your assets.
- 04 INVESTMENTS:** optimum returns, asset allocation, investment strategies, specialized investment vehicles. Find the best solution for your investor profile.
- 05 RETIREMENT:** longevity, profile, income and liquidity needed during retirement, individual pension plan, timing of retirement. It's all in the planning!
- 06 INSURANCE:** analysis of your current life, critical illness and disability insurance coverage. Defining your real needs and identifying the best way to obtain this coverage.
- 07 ESTATE:** testamentary trust, smooth transfer of your assets, protection for your heirs, tax-effective trust structures. Solutions to life-long concerns.

WELL-DEFINED SOLUTIONS TO SPECIFIC PROBLEMS

With integrated financial planning, we give you a detailed analysis of your current situation in order to find the best solutions.

HERE ARE A FEW EXAMPLES OF THE ANALYSES WE CAN PERFORM:

Are you adequately protected against risks you may be underestimating?	If you are under 65 years of age, long-term disability is a far greater risk than death. An in-depth review of your insurance needs is therefore one of the cornerstones of financial planning.
Is it a good idea to accumulate funds in your company?	As tax laws evolve, certain transactions can lighten your tax burden. Are you aware of the benefits of shareholder distributions?
Upon your death, will your estate have enough cash?	It is important to make sure that when you die, there are enough liquid assets to cover all immediate expenses, including income taxes.
Are your assets protected in the event of bankruptcy or litigation?	With an asset protection trust, you can safeguard your assets against lawsuits while enjoying the benefits of disciplined asset management.
Will your investments help you gain greater financial independence?	Sound asset allocation will ensure that you are satisfied with the long-term management of your investments. The asset allocation for your RRSP and TFSA must be optimized, as well as the order in which withdrawals are made from these registered plans.
Testamentary trusts: an essential planning tool for wealth management?	Would you like to protect your estate against rapid capital depletion? Even with a modest estate, it's worth setting up a testamentary trust, especially because it can also allow you to split income.
Does your will reflect your wishes? What about your power of attorney (incapacity mandate)?	Changes in your family and financial situation require that you periodically review your will. Have you designated the heirs you want? Have you prepared an appropriate power of attorney (incapacity mandate)?
Do Individual Pension Plans (IPPs) add value to your retirement planning?	Setting up an IPP will require you to look at a number of variables. Only an integrated approach that puts all the data into context will give an accurate picture of whether an IPP is appropriate, and if so, how to set it up.
Giving while you're still alive or leaving a more substantial estate?	Longer life expectancies often result in a situation where potential heirs are already financially well off through their own efforts. More and more frequently, an individual who dies at age 95 will leave his estate to an heir over age 60. Giving in incremental amounts before you die can let you help your children financially when they need it the most.
Is your shareholder agreement personalized?	We will examine your shareholder agreement with a view to recommending clauses that best protect your assets, based on your particular situation.

OUR SERVICE OFFERING

Our analysis of all aspects of your finances will enable you to make better informed decisions about your business and personal finances. We call on highly knowledgeable experts so that you can implement strategies based on our recommendations. With the support of your Principal Advisor, all of National Bank Financial Group's specialists are at your service to make your integrated financial planning a reality.

THOROUGH ANALYSIS AND SOUND RECOMMENDATIONS

HERE ARE A FEW GOOD REASONS FOR CHOOSING INTEGRATED FINANCIAL PLANNING:

access to personal finance and business finance experts
who will help you reach your goals

a detailed overview of all aspects of your financial situation
in a single report; an impartial, integrated strategy to present
to any outside experts with whom you may already be working,
such as accountants, tax specialists, and legal advisors

recommendations that will optimize your wealth
in the short, medium, and long terms

National Bank Financial Group experts
can implement these recommendations and strategies

