

# Agenda

**XXX & XXX**  
September XX, 202X

# Purpose & Goals

**XX/X/2023**  
Last Update

# Net Worth

**\$X,XXX,XXX**

# Retirement Income

**\$X,XXX /month**  
Limit: \$X,XXX /month



# Guardrails

**\$XXX,XXX**  
Upper

**\$XXX,XXX**  
Lower

# Tax Bracket

**25.0%** **25.0%**  
xxx xxx

# Portfolio Value

**\$XXX,XXX**

INVESTOR **DNA**

# Action Items



# Agenda

202X Annual Review

## XXX & XXX

- ❑ is there anything you would like to add?
- ❑ ...

## InvestorDNA

- ❑ Purpose & Goals
- ❑ Net Worth
- ❑ Income & Guardrails
- ❑ Portfolio Review
- ❑ Action Items

# Purpose

Lorem ipsum dolor sit amet. Eos officiis esse hic veniam cupiditate sed aliquam nemo non consequuntur beatae.

- ❑ XXX
- ❑ Lorem ipsum dolor sit amet. Eos officiis esse hic veniam cupiditate sed aliquam nemo non consequuntur beatae.
- ❑ Lorem ipsum dolor sit amet. Eos officiis esse hic veniam cupiditate sed aliquam nemo non consequuntur beatae.
- ❑ Lorem ipsum dolor sit amet. Eos officiis esse hic veniam cupiditate sed aliquam nemo non consequuntur beatae.
- ❑ ...



# Networth Assets & Debt

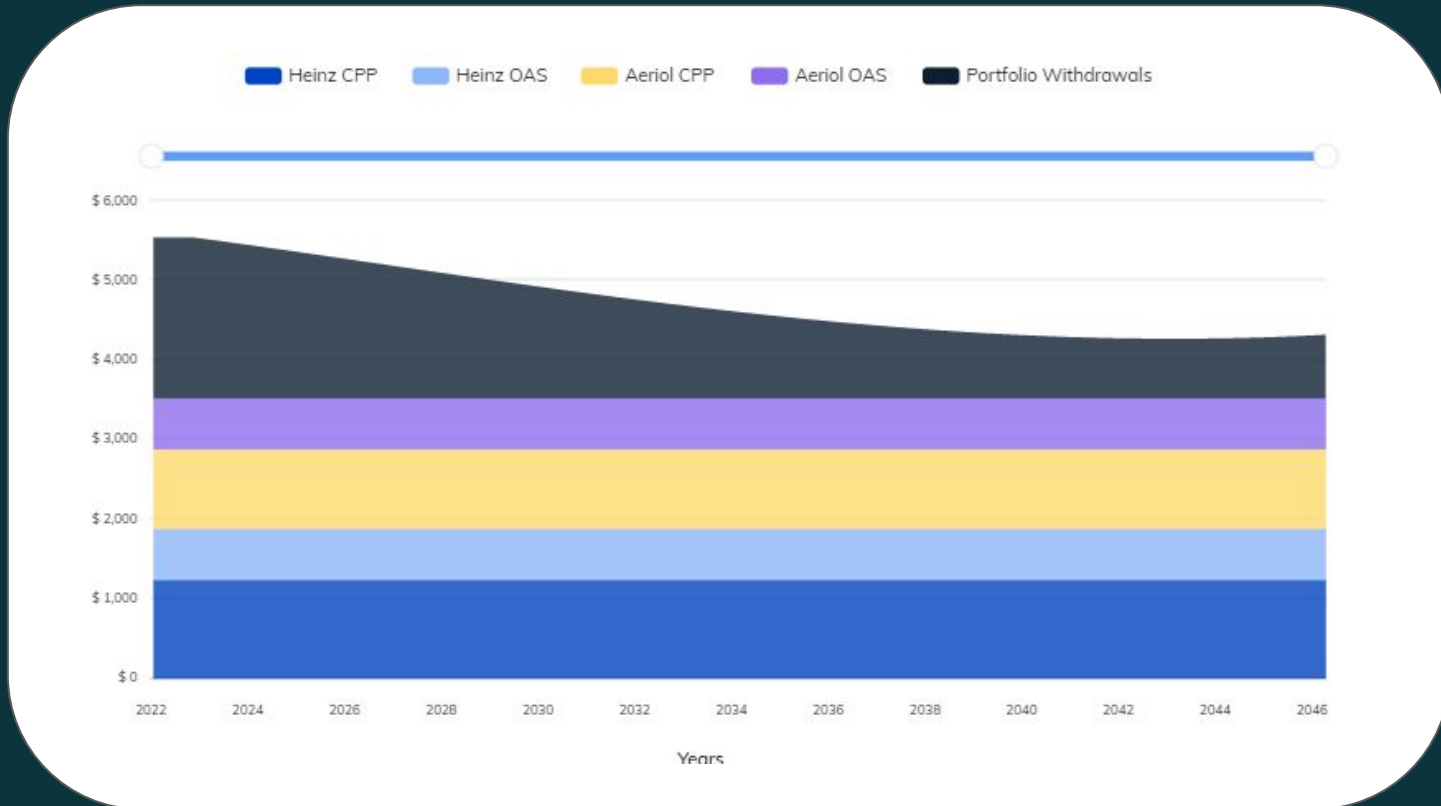
Assets	Principal residence, rental properties, secondary properties, art and other assets			
Owner	Description	Value	Cost Base	Notes
Joint	Principle Residence	\$XXX,XXX		

Debt	Mortgages, Loans, Lines of credit					
Owner	Institution	Balance	Rate	Payment	Frequency	Notes



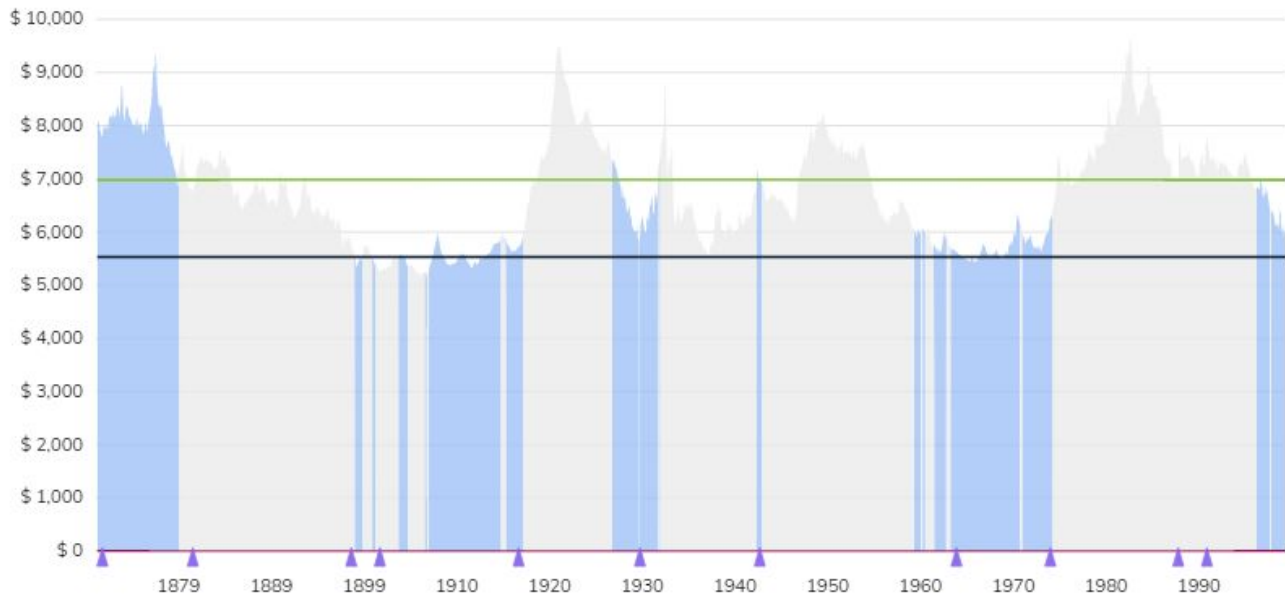


# Retirement Income





# Retirement Income

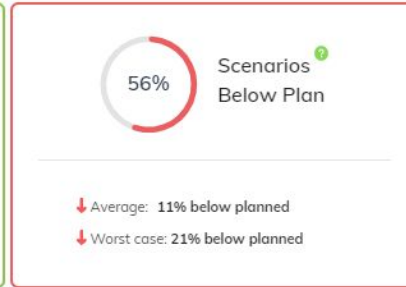
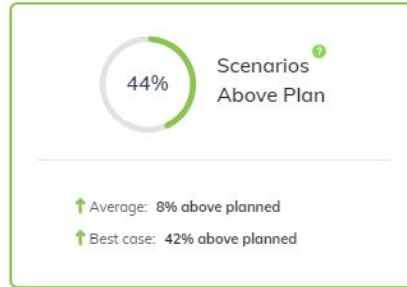


① All income levels are gross of tax.

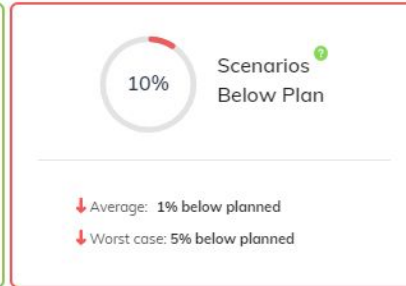
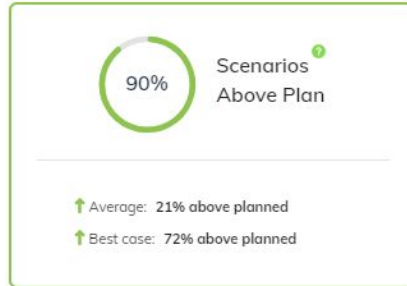
Date

# Retirement Income

Current  
Income  
**\$6,996**

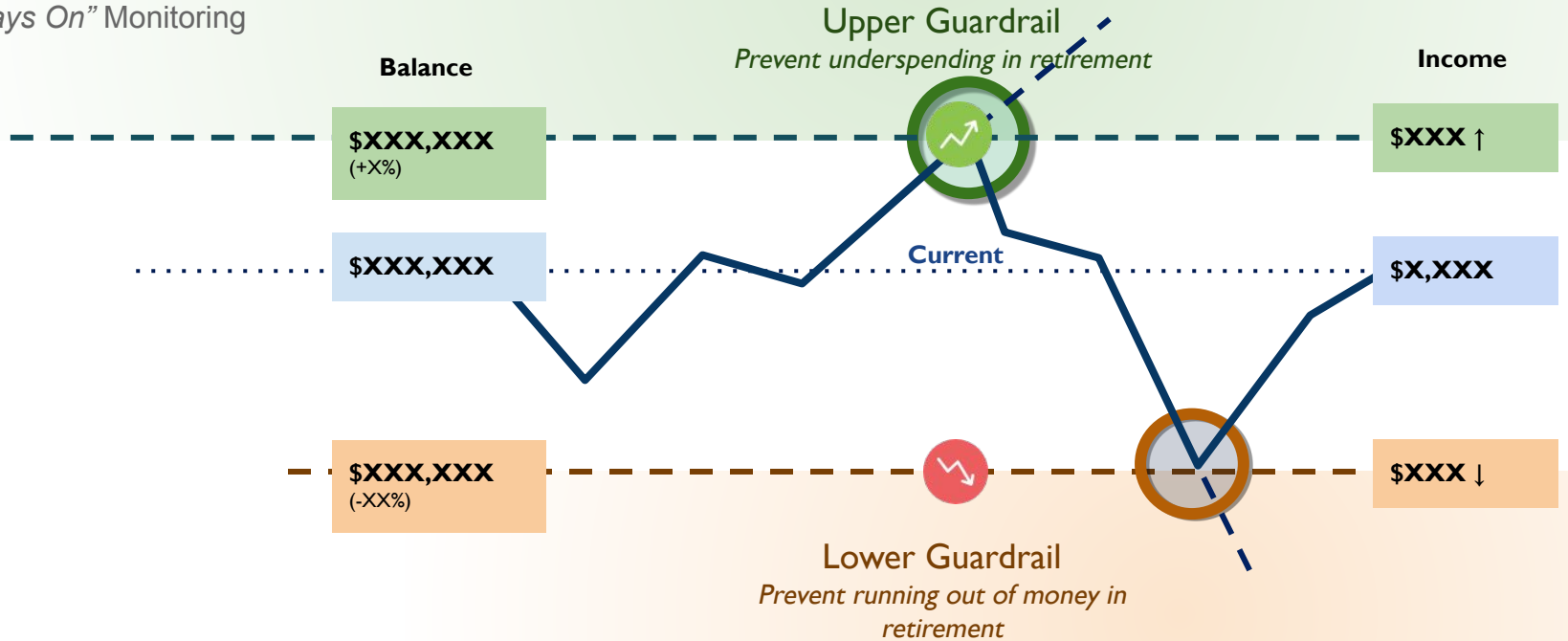


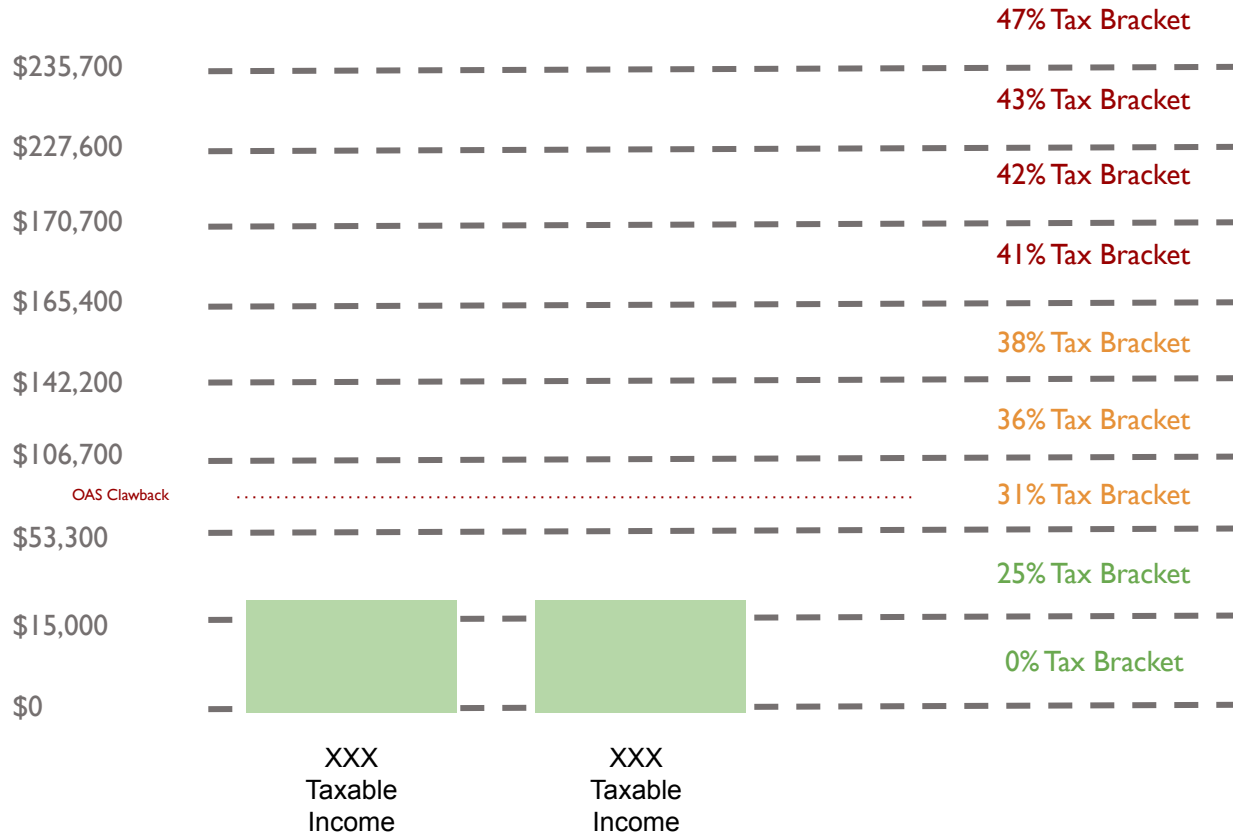
Recommended  
Income  
**\$5,610**  
**-\$1,386**



# INVESTOR DNA Guardrails

"Always On" Monitoring





# Tax

## 2023 Rates

Max RRSP Contr:	\$29,210
New TFSA Room:	\$6,500
Max TFSA Room:	\$88,000
Personal Amount:	\$15,000
Age Amount:	\$8,400
OAS Clawback:	\$86,900
GIS Single Max:	\$21,456
GIS Spousal Max:	\$28k - \$51k
CPP Increase:	6.5%
OAS Increase:	3.2%

# Portfolio Review

Market Update

Performance Review

Results of Staying Invested



# Portfolio Review

Market Update

Performance Review

Results of Staying Invested

## Big News Headlines for 2023:

- XXX
- XXX
- XXX

## What's in store for the near future?

- XXX
- XXX
- XXX

*“Investing Quote”*

# Portfolio Review

Market Update

Performance Review

Results of Staying Invested

# Portfolio Review

Market Update

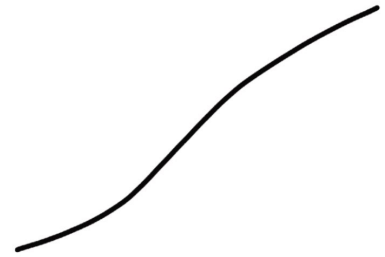
Performance Review

Results of Staying Invested

DAYS



DECADES



YOU DECIDE WHICH TO FOCUS ON...



# Action Items

2023 Annual Review

## XXX & XXX

XXX

XXX

XXX

## XXXX

XXX:

XXX: