

**The
4 Portfolios of
Wealth
Management**

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Financial Advisor, Safe & Secure Wealth Mgmt.**

1

Wealth Management

Consumers have gotten mortgage debt-heavy during the pandemic
Data from Equifax indicates higher adoption of home equity lines of credit amid six-year low in credit card debt.
[READ MORE](#)

What U.S. tax proposals mean for Canadians
Breaking down estate tax and capital gains for cross-border clients
By David A. Abro | May 26, 2020 | 12:29

Market Close
U.S. Stocks Rise as Fed Taps \$500 Billion in Liquidity
U.S. Stocks Rise as Fed Taps \$500 Billion in Liquidity

Toronto Stock Exchange...
TSX finishes lower as BoC...
World stocks...
U.S. Treasury...
U.S. Treasury...
U.S. Treasury...

Are a third of Canadians living in a financial information bubble?
Survey suggests learning from advisors leads to better financial wellbeing than getting info just from loved ones and social media

They finds Canada aren't slow most they'll... for retirement | Investment Executive
A large majority of Canadians are open to working with financial professionals to plan for retirement, and one thing they want to know is how much to save, indicates a new survey from Mackenzie Investments. In the firm's second annual retirement survey, almost three-quarters of respondents who were still working (72%) said enlisting an advisor to help with
www.investmentexecutive.com

2

Wealth Management

The collage features a blue and white housekeeping sign on the left with the text "HOUSEKEEPING" and a phone number. In the center is a large, golden, 3D question mark. On the right is a screenshot of the Calendly "Select a Date & Time" interface, showing a calendar for July 2021 with a meeting scheduled for Wednesday, July 15 at 1:30pm. The meeting details show a 30-minute Zoom meeting. A large red "PREVIEW" watermark is superimposed over the entire collage.

3

Wealth Management

"You Inc."

... is a small, tightly controlled, privately held company with the bulk of its productive assets invested in non-traded units of your future company and assets.

Your objective as CEO, CFO, and chairman of the board is to maximize shareholder value of You, Inc. while minimizing the financial risks faced by the corporation.

Milevsky, M.A., *Are You a Stock or a Bond*, FT Press, 2013

4

Tax Planning



5

Tax Planning




6

Wealth Management 


Asset Management



7

Wealth Management 

Asset Management



Objectives:
1. Diversify assets.
2. Diversify strategies.


8

Wealth Management 

Debt Management




9

Wealth Management 

Debt Management

Objectives:
1. Borrow to grow wealth.
2. Deduct carrying costs.




10

Wealth Management 

Risk Management




11

Wealth Management 

Risk Management

Objectives:

1. Protect human capital.
2. Protect financial capital.



12

The 4 Portfolios of Wealth Management

Wealth Management

The slide displays four pie charts representing different wealth management portfolios:

- Top Left (Tax):** Tax Credit Maximization, Income Deferral, Income Splitting, Tax Sheltering, and Income Spreading.
- Top Right (Retirement):** RESP/RDSP, S.T.R., RPP/IPP, Non-Registered, and TFSA.
- Bottom Left (Health):** Life Insurance, Long-Term Care, Disability, Health, and Critical Illness.
- Bottom Right (Debt):** Best Debt, Bad Debt, and Good Debt.

PREVIEW

13

The 4 Portfolios of Wealth Management

Wealth Management

“You Inc.”

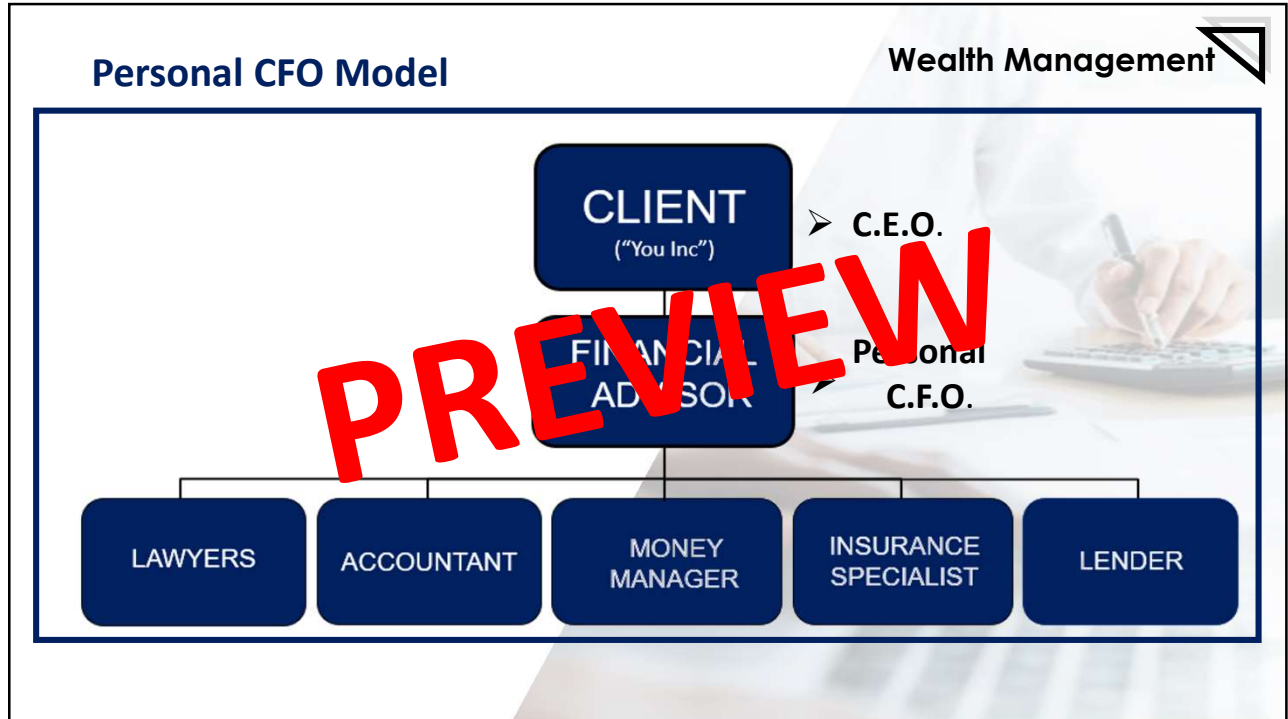
... is a small, tightly controlled, privately held company with the bulk of its productive assets invested in non-traded units of your future salary and wages.

Your objective as CEO, CFO, and chairman of the board is to maximize shareholder value of You, Inc. while minimizing the financial risks faced by the corporation.

PREVIEW

Milevsky, M.A., *Are You a Stock or a Bond*, FT Press, 2013

14



15

Personal CFO Model **Wealth Management**

LAWYERS	ACCOUNTANT	MONEY MANAGER	INSURANCE SPECIALIST	LENDER
<ul style="list-style-type: none"> Wills & Estate Law Family Law Injury Law Employment Law Corporate Law Commercial Law Immigration Law Insurance Law Criminal Law Tax Law 	<ul style="list-style-type: none"> Personal Tax Corporate Tax Bookkeeping Loss Prevention Business Consultant Bankruptcy Estates Forensic Auditing 	<ul style="list-style-type: none"> Retirement Pensions Investment Portfolios Educational Portfolios Portfolio Manager Fiduciary Hedge Fund Manager Alternate Investments 	<ul style="list-style-type: none"> Life Insurance Disability Insurance Critical Illness Long Term Care Health Insurance General Insurances Segregated Funds Annuities Travel Insurance 	<ul style="list-style-type: none"> Mortgages HELOC Personal Loans Business Loans Lines of Credit Investment Loans Leasing Credit Cards

"If it's got a dollar sign in front of it, give me a call."


16

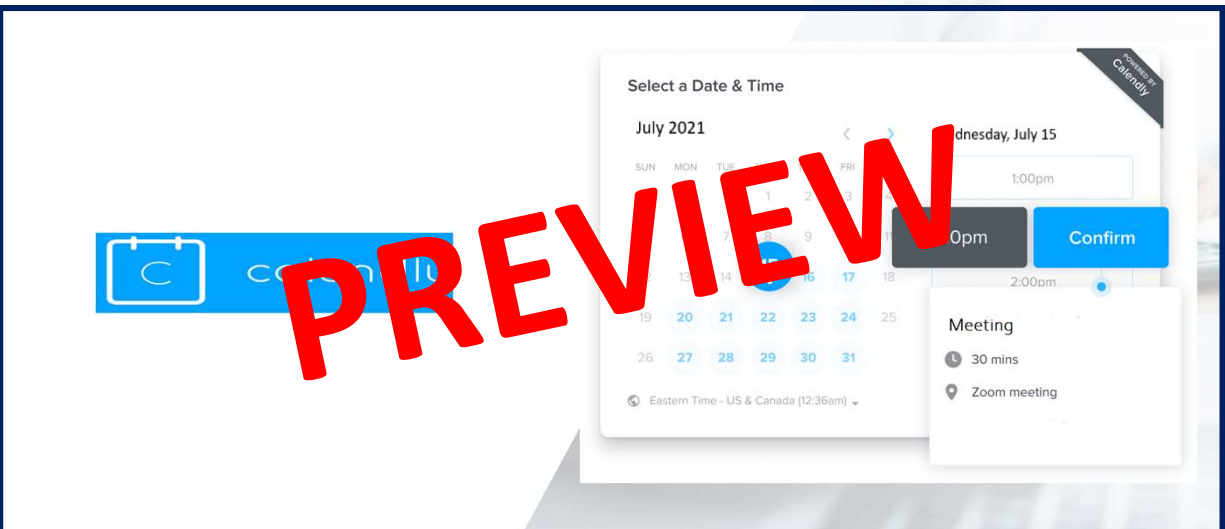
Wealth Management 



Is Your PLAN in Writing?

17

Wealth Management 



Is Your PLAN in Writing?

18

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PREVIEW

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