

# Episode 7

Company and Government Freebies  
Saturday January 25, 2025

# Episode 7 - Company and Government Freebies

## **On This Week's Episode - Saturday January 25th**

- How to leverage no cost investment help.
- Examples where we need to prioritize.
- Levels of risk when maximizing different portfolios.
- View our weekly stock example - Suncor pulled at random from our portfolio.
- Headline from the investing news.
- Closing thoughts for next week

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Our Thirty Minute Drill delivers an immediate view of all assets and a scorecard to consistently track your results.

We help you take control of your investments and reduce fees that erode your long term returns.

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## **Company Opportunities:**

**RRSP/401K Matches**

**Stock Plans - Discounted Stock Purchases**

**Stock Bonuses**

**Other Incentives**

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## **Government Opportunities:**

**RRSP - Tax Free Compounding - Until RRIF**

**TFSA - No Tax Benefit at Contribution but Future Value**

**RESP - Free 20% to help with Post Secondary**

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## **Types of Investments:**

- **Younger Investors = ETF's and Blue Chips - Let it run.**
- **Older Investors = Don't take foot off gas but reduce risk a little**

## **Investments by Account Type:**

**Speak to your Advisor or Accountant on tax efficiency:**

**Non Registered Dividends = Income Tax immediately vs deferred in RRSP**

**TFSA - No tax on Cap Gains or Dividends = The Best Vehicle Ever !**

**Capital Gains in Non Reg = Strategy to liquidate and avoid added tax**

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## **Build a List:**

Go through the 30 Minute Drill and make sure you are up to date.

Document any contribution room and create priority list to catch up - work with Advisor/Accountant

Spousal balancing also important - Income splitting on Non-Reg can help

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**January 25, 2025**

Review the Master Spreadsheet

Review YTD Results in the Sample Portfolio

Discuss a Headline in the Financial News



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January 25, 2025

## Review the Master Spreadsheet

2021 Jan 1				
Non Registered - TFSA, Canadian Margin, US Margin	Total Value	Cash	Invested	% Cash
Cash Accounts	\$5,000	\$5,000	\$0	0
CDN Margin	\$15,000	\$1,000	\$24,000	7%
US Margin	\$15,000	\$1,000	\$24,000	7%
TFSA	\$80,000	\$0	\$100,000	0%
Totals	\$115,000	\$7,000	\$108,000	6%
Registered - RRSP/RESP	Total Value	Cash	Invested	% Cash
RRSP+Commuted Pension \$	\$250,000	\$5,000	\$295000	2%
Totals	\$250,000	\$5,000	\$295000	2%
Grand Total All	\$365,000	\$12000	\$403000	3%
House Value	\$400,000			
Auto Values	\$20,000			
Other Assets	\$55,000			
Total of All Assets	\$840,000			
Total Liabilities	\$275,000			
Total Assets Net Liabilities	\$565,000			
Available TFSA Contribution	\$5,000			
Available RRSP Contribution	\$5,000			
Forecasted Investment Income				
USD CAD =	1.33			
Mortgage Rate	4.5%			

Key Data::

Non-Registered Accounts - YTD Returns = 32%; Profit/Tax Loss Harvesting Plans; Adding safety in fixed income 5% overall?, reducing total names for 2025.

Registered Accounts - RRSP Contribution room to Feb, 2025, adding safety in fixed income?, Reducing total names - shift out of mediocre names.

Other Assets:

- Home - Value of Home
- Autos - Value of Autos
- Other - List with values

Debt:

- Mortgage - Total amounts owing
- Line of Credit - Total amounts owing
- Auto Loans - Total amounts owing

USD/CAD - Document for Quarter

Mortgage Rates - Document for Quarter

LOC Rates - Document for Quarter

TOTAL ASSETS LESS LIABILITIES - QoQ and YoY Growth/Decline

Highlight Contributors to Growth or Decline

Achieved 20% Cash Last Week

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# January 25, 2025

# Review YTD Results

Key Data::

10 Year Returns - US Margin 256%; Canadian Margin 87%; Canadian Registered: 56%

5 Year Reruns - US Margin 146%; Canadian Margin 46%; Canadian Registered 32%

US Markets driving overall portfolio growth including USD at 1.41 CAD.

Top US Names: Apple, JP Morgan and

Top Canadian Names: TC Energy, Royal Bank of Canada, XAW ETF, and Couche Tard

What are we looking at:

Profit taking in Q1 to harvest some gains.

Adding fixed income as % of overall portfolio - Bull run has been great and we fully participated.

Adding to laggards with positive financials.

Other:

## Alibaba Rollercoaster

## Bell Canada Disaster

## TD Bank Struggles

Returns and Top/ Bottom Equities	US Margin	Action	Can Margin	Action	RRSP	Action
10 Year Return	256%	Target 97%	83%	Target 97%	59%	Target 110%
5 Year Return	143%	Target 40%	53%	Target 40%	28%	Target 48%
Top Three						
1						
2						
3						
Bottom Three						
1						
2						
3						
Other Holdings						
ETF's Listed Above						
Considering						
Other Notes	Returns do not reflect dividend income; Canada market assumed to “catch up” some of gap to USA over next three years, USD to fall back once USA drops interest rates in line with EU and other G7 countries, ETF participation with Vanguard or Blackrock but looking at adding others. Portfolios structured to include Transports, Pharma, Telecom, Tech, Financials, Energy and Technology. Moving to 25% ETF to capture broader market while maintaining top names by sector where possible.					

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## Pick A Stock - Suncor

**SUNCOR ENERGY INC (SU-T)**  
Fossil Fuels / Oil & Gas / Integrated Oil & Gas

**LSEG Stock Reports Plus**  
**DETAILED STOCK REPORT**  
Report Date: 2025-Jan-24

Last Close	Avg Daily Vol	52-Week High	Trailing PE	Annual Div	ROE	LTG Forecast	1-Mo Return
<b>56.66 (CAD)</b>	<b>4.9M</b>	<b>58.58</b>	<b>9.1</b>	<b>2.28</b>	<b>18.5%</b>	<b>--</b>	<b>12.5%</b>
2025 January 23 TORONTO Exchange	Market Cap	52-Week Low	Forward PE	Dividend Yield	Annual Rev	Inst Own	3-Mo Return
	<b>71.0B</b>	<b>42.43</b>	<b>14.4</b>	<b>4.0%</b>	<b>51.0B</b>	<b>72.8%</b>	<b>6.1%</b>

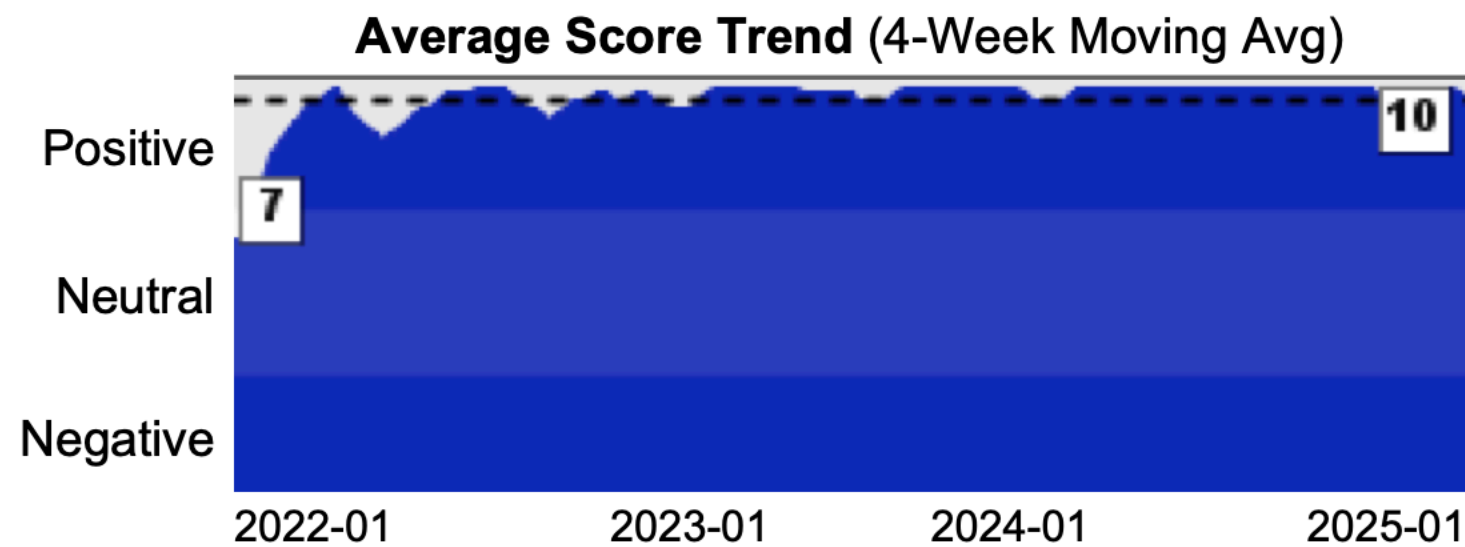
AVERAGE SCORE

AVERAGE SCORE

**POSITIVE OUTLOOK:** SU's current score of 9 places it within the top 15% of stocks scored.



Score Averages	
Oil & Gas Group:	5.7
Fossil Fuels Sector:	6.1
Large Market Cap:	7.5
TSX Comp Index:	7.3



Peers	-6M	-3M	-1M	-1W	Current	1Y Trend
SU	10	10	10	9	9	
KEC	10	8	7	6	8	
PEA	7	5	6	6	6	
CVE	9	8	8	7	5	
VET	7	6	5	5	5	

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Pick A Stock - Suncor



S&P Outperforms  
Energy Stocks Have Volatility  
Big gaps down = long term  
Underperformance  
Play the dips for upside?



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Weekly Headline

Investing

## **‘Very overvalued’: CIO says U.S. markets can’t continue to outperform the world**

By Daniel Johnson

January 24, 2025 at 1:19PM EST

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