

PLANNING MATTERS

Quarterly Financial Planning Newsletter
from Coleman Wealth



Summer 2016 - 3rd Edition

Important Dates and Numbers

Client Webinar (Webex details available on our website)

Darren's Quarterly Update (Q2 2016):
July 27th @ 12pm

Darren away on Mini Cooper Rally:
July 6th to 15th – details on our latest blog!

Maximum RRSP limit for 2016: \$25,370

TFSA limit for 2016: \$5,500

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Who's The New Guy?



If you haven't yet, you will be meeting a new member of our team, Shiraz Ahmed. Shiraz has joined the Raymond James new advisor mentoring program and we are supporting him as he begins to establish his own practice.

This brings my relationship with Shiraz full circle. I hired him into his first job in the investment industry over 13 years ago at TD Waterhouse.

After spending some time with me in the private investment advice channel, he went on to a successful career in the mutual fund industry, representing some of Canada's leading investment managers to Canadian advisors.

Now, after spending years on the other side of the street, he has decided to "come home" and build his own successful advisory practice. Shiraz will be joining us in a number of portfolio reviews and I'll also be asking him to help us with some documentation updates. In some cases, we'll also have him refresh some financial planning projections and calculations. The goal is for Shiraz to develop into an excellent financial advisor and I'm flattered that both he and Raymond James see my team as a model for him to learn from.

So, if you receive a call from Shiraz in the months ahead, or see a new face in our meetings, please know that he's here as a friend and we appreciate his help.

“CRM2” – What’s this all about?

As your advisor, one of my duties is to keep you informed about meaningful developments in the financial services industry. This letter is to update you on an amendment by the Canadian Securities Administrators (CSA), whose primary responsibility is to harmonize securities regulation from coast to coast.

Beginning July 15, 2016, registered investment dealer firms like Raymond James are required to provide clients with an annual report on charges and other compensation that shows, in dollars, what the investment dealer and advisor are paid for the products and services provided for each of your accounts. The first such report, summarizing the preceding calendar year, will be distributed to you in January 2017. Please note there is no change in the amount you pay, just in how it is summarized for you.

In addition, clients will be provided an annual investment performance report that covers deposits into, and withdrawals from, your account; the change in value of the account; and the percentage returns for the previous year and will eventually show three, five and ten years returns. These account activities will be reflected in the rate of return included in your report. By considering the unique flow of your money into and out of the account, we have a more meaningful measurement of your portfolio and more insight into your personal progress.

These amendments, known as CRM2, and the requirement to provide these new reports will apply to all investment firms in Canada who are governed by the CSA.

These are positive changes and will allow you to see more clearly how your portfolio is performing and the related costs you pay.

Raymond James Ltd. provides many services behind the scenes that support your investments held at the firm, including: research and trading; product review and oversight; financial, estate, and tax planning experts; income tax record keeping and tax reporting; statement production and online archiving of all statements and tax slips; compliance, including industry oversight and regulation; management and back office administration; systems and software; and training.

Here at Coleman Wealth, we provide a much more robust service than solely investment management: determining your family’s financial needs and objectives, and documenting a personal financial roadmap with ongoing reviews; portfolio construction and rebalancing; securities and investment selection; tax planning; personal risk analysis and insurance consulting; will and estate planning consultations; capital market education and guidance; and behavioural coaching. This is all included as part of the fees that you pay.

We’ve actually been seen as taking leadership around the CRM2 mission, as we have been transparent about our performance and fee reporting for years. In fact, Darren was the first to put his hand up for the beta testing group on performance reporting. You can check him out discussing CRM2 on BNN Advisor on our website here:

http://www.colemanwealth.com/video_library.htm

As always, if you have any questions on CRM2, please touch base with any team member!

What's "Webex"?

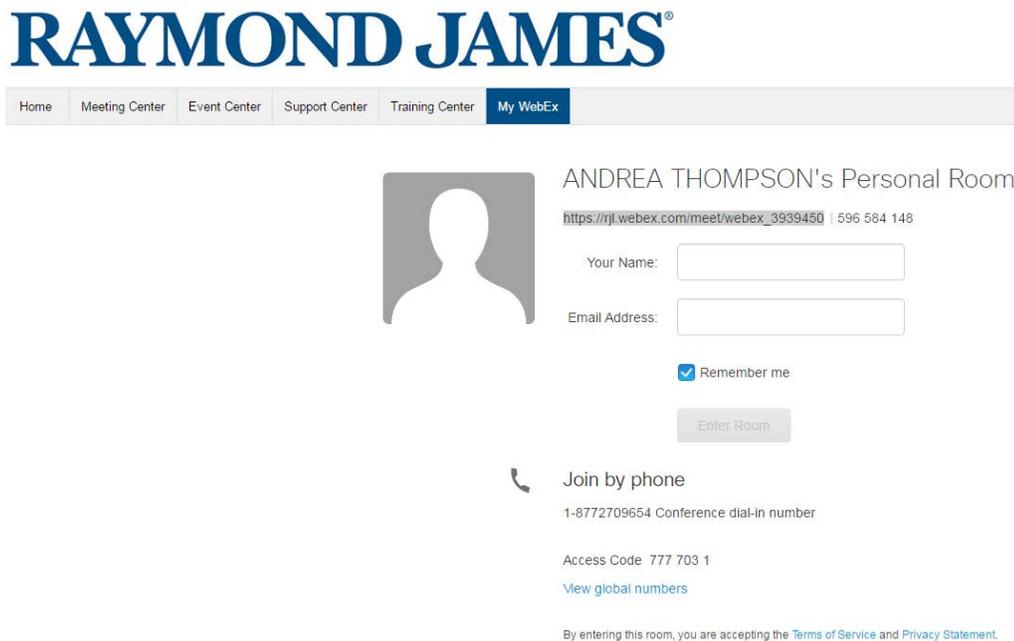
Last year, we began to use technology called "Webex" to help to make our practice more accessible to those who were not able to come downtown to see us. Adoption of any new technology can be slow, and albeit somewhat frustrating as everyone gets used to using something new.

But first, let me back up and explain what the Webex technology is.

1. **An online meeting service.** This allows us to have a virtual meeting via the internet. We are able to share our computer screen with you and, with the use of a webcam, still look at you right in the eye!
2. **A web conferencing service.** Used either with or without the aforementioned meeting service, this allows all meeting participants to dial into a 1-800 conference line from anywhere.
3. **A presentation tool.** Darren and Andrea have been using Webex to present market reviews and client education seminars to anyone that wants to listen in. These are always posted on our website after the presentation date.

And now, how do you actually use Webex?

1. Webex does not work on iPads or any other tablets. You must have a computer and an internet connection at your disposal for a Webex meeting.
2. Make sure that you turn off any high security pop up blockers, as they will not allow Webex to open on your screen.
3. On the Webex meeting invitation, there will be a **link to click on** that will take you to the Webex meeting page. You will be asked to provide your name to sign into the meeting.



RAYMOND JAMES[®]

Home Meeting Center Event Center Support Center Training Center My WebEx

ANDREA THOMPSON's Personal Room
https://rjl.webex.com/meet/webex_3939450 | 596 584 148

Your Name:

Email Address:

Remember me

Enter Room

Join by phone
1-8772709654 Conference dial-in number

Access Code 777 703 1
[View global numbers](#)

By entering this room, you are accepting the [Terms of Service](#) and [Privacy Statement](#).

4. Next, a page should pop up that will allow you to see the screen that we are sharing with you.
5. Finally, you will need to **dial into the conference line** also provided on the meeting invitation and also on the Webex meeting screen. The conference line is **1-877-270-9654**. You will be asked to provide an access code, which is also provided in the Webex meeting invitation. This is available globally.

When booking meetings, Nik will give you the option to meet us downtown or participate in a meeting via Webex. It is completely your choice what you are most comfortable with, however we do encourage you to try out Webex (even just once) to see if you like it!

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