



Wealth Management
Dominion Securities

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A word from Karim

I hope this newsletter finds you enjoying the long, sunny days of summer. After a long winter and a rainy spring, it is a welcome change to finally feel the warmth in the air and see the city buzzing with energy. Whether you have had time to get away to a cottage, catch up with family, or simply enjoy an ice cream in the park, I hope summer is bringing you some well-earned joy.

As always, I wanted to take a moment to reconnect and share a few personal updates with you from both the family and our team. These quarterly newsletters are a small but meaningful way to stay connected beyond market updates and portfolio reviews—and a reminder that behind every plan, every conversation, and every decision, there are people, families, and lives being built.

On the family front, we have had some exciting developments. My older son, Aqil, officially joined me full-time just over a year ago, and it has been an incredibly rewarding experience for both of us. Many of you may have already spoken to him over the

phone or via email. If you have, I hope you have found him to be thoughtful, helpful, and eager to learn. It has been a proud moment watching him grow into his role, and I know he is just getting started.

His younger brother, Kiyaan, is at a very different season of life—as a recent graduate with distinction from Toronto Metropolitan University (TMU), he is working part time with Team Karim and saving for a trip to Europe to soak in the culture, and catch a few soccer matches along the way (a passion of his since childhood). I am thrilled he has this opportunity to see the world, and think deeply about what is next for him.

Mama Visram continues to be the anchor of our family. At the remarkable age of 95, she is still going strong—cooking for the family, hosting visits, and relishing her time with kids, grandkids, and now even great-grandkids. She is a reminder to us all of the strength and grace that comes with age, and we are so lucky to have her vibrant presence in our lives.

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As for travel plans this summer, we are staying fairly local. There is no big vacation on the calendar just yet, but I am hoping to take a short break later in the year—maybe a week somewhere warm to recharge before the colder months arrive.

From a professional standpoint, our team is strong and focused. We have been staying busy with client reviews, portfolio updates, and the usual seasonal planning. The markets, as you know, continue to keep us all on our toes, but our approach remains disciplined and grounded in long-term goals.

Thank you, as always, for the trust and confidence you place in us. It is something I never take for granted. These relationships—many of which span decades—are the most rewarding part of what we do. And I hope these occasional updates help keep that connection alive in both personal and professional ways.

Wishing you a joyful and relaxing summer season, full of laughter, sunshine, and good company.

Karim Visram

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Now to some business stuff

Diary calendars for 2026: We are currently in the process of ordering our 2026 pocket and desk diary calendars. If you, or any member of your family, are interested in getting one, please feel free to call any member of my team at 416-956-8888 to let us know which ones you would like to have.

We will be ordering these very soon, and mailing them out sometime in November or December. Team Karim is working hard to serve you in any way you need. We are here for you.

Other financial services: Although our team's primary focus is wealth management, encompassing investment management, estate planning and financial planning, we also have many partners who specialize in lending, banking services, corporate finance, and more. If you, or any member of your family or friends, need any other financial services, please do reach out to me or my team members and we will put you in touch with one of our superb partners.

First Home Savings Account (FHSA): Established in 2023 for first-time home buyers, this is a fantastic investment account for anyone (over 18) interested in buying a home in Canada within the next 15 years. Here is a video I made on this topic. Feel free to call me if you have any questions on this investment strategy, or if any one of your family members or circle is interesting in learning more about this investment strategy.

Website revamp: Exciting changes are on the way! We are in the process of redesigning our website to enhance your experience. Stay tuned for the launch—it is going to be a game-changer!

YouTube Channel: Our team has launched a YouTube channel, called Karim Visram Private Wealth Management Group, where we will regularly share informative videos. From financial tips to updates, we would love your input on topics you would like covered. Remember to subscribe.



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