Wealth Management
Dominion Securities

Newsletter
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KARIM VISRAM
PRIVATE WEALTH MANAGEMENT GROUP

A word from Karim



Karim Visram Private Wealth Management Group extended team (missing Barrington Grey)

I hope this newsletter finds you well. As we welcome the fresh beginnings of spring, we in the Visram clan are filled with gratitude and excitement for the milestones ahead. This April holds special significance for us all in the Visram household as we celebrate both Aqil and Kiyaan's academic achievements.

Aqil, who is now part of TeamKarim, graduated with his master's degree in London, England — a proud moment for all of us. We flew to London for the weekend to celebrate his hard work and dedication and watch him get his degree. Meanwhile, his younger brother, Kiyaan, is graduating with a degree in philosophy from Toronto Metropolitan University. Afterward, he plans to take a month or two off to travel, watch some soccer games, and then continue with his investment courses.

Family has always been at the heart and soul of everything for me, and I am thrilled to see the two brothers embarking on their own life journeys. Their growth reminds me of the importance of patience, adaptability, and thoughtful planning — values we also bring to managing your investments.

Mama Visram is slowing down a bit at 95. She fell about a month ago, and fractured her elbow. This slowed her in her cooking, for now, but did not stop her. We are trying keep her from stressing herself, but she feels that if she is not active, she will fade away, so she keeps as active as she can. My amazing sister, Nevin, is always there (daily) to watch over Mama, and help when she can.

As to TeamKarim, I am so lucky to have such an amazing team. We came through one of our busiest times of the year, tax

time and tariff time. Tax time is over. Unfortunately, looks like tariff time is just beginning. Would love to hear from you on your experience this tax time. How can we make it better for you and your accountants?

Now to business, and some housekeeping items.

Tax documents

All tax slips and reporting documents have been sent out. If you have not received yours, or have any questions, please contact our team right away so we can assist before filing deadlines.

New tax systems - RBC Portal & Box

Earlier this quarter, I shared an email and video introducing two new tools designed to streamline collaboration with your accountants and lawyers:

- **RBC Portal:** A secure, centralized platform for document sharing and account updates.
- **RBC Box:** An encrypted file transfer system for sensitive communications.

If you missed the announcement, please let us know, and we will resend the details — these tools save time and enhance security.

Click here to watch video and learn more.

YouTube channel

Yes, it is happening! We have launched a YouTube channel where we will regularly share informative videos. From financial tips to updates, I would love your input on topics you would like covered. Do not forget to subscribe.

Click here to watch video and learn more.

Client survey

I have always believed in 30+ years in business, that we can always do better. There is always room for improvement. I need your help in identifying where you feel we do well and, more importantly, where we can do better. In that spirit, you will be getting a brief survey in the coming weeks to help us identify those areas where we can do better. I hope and request that you complete this survey and return it back to help us in the effort to serve you better.

Contributions

As always, I encourage early contributions to your registered accounts – such as Tax-Free Savings Accounts (TFSAs), First Home Savings Accounts (FHSAs) and Registered Retirement Savings Plans (RRSPs). Many of you have already reached out to us but, if you have not, please contact us at 416-956-8888, or email TeamKarim@RBC.com, to discuss which registered account you should contribute to first. Many of you have asked why I cannot just make these contributions for you automatically every year. Unfortunately, we need your approval every year (yes, every year) to make these contributions for you. So please do call us to authorize us to make these contributions for you. We are here to discuss this whenever you would like to.

Click here to watch video and learn more.

Thank you for trusting us with your, and your family's, financial future. We are honoured to serve you and your family.

Wishing you a fantastic start to Spring.

Warm regards,
Karim Visram

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