Wealth Management
Dominion Securities

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A word from Karim

I can hardly believe how quickly summer has flown by, and here we are already settling into the crisp days of fall and preparing for winter. It feels like summer came and went in the blink of an eye!

This year, our family didn't do much traveling, but it was still a full and rewarding summer. Both Aqil and Kiyaan kept busy with work, studies, and sports. Many of you have already spoken with Aqil a few times, who has now become a key part of TeamKarim for a year and a half. He's truly enjoying the work, learning so much about the investment world, and is excited about building his career step by step. It's been wonderful to watch him grow into his role and bring his own energy to the team. He continues to make time for tennis, a sport he really loves. Even with a bit of a sore shoulder, he's still out on the courts a couple of times a week, staying fit and enjoying every match.

Kiyaan, meanwhile, reached an exciting milestone—he completed his undergraduate degree from Toronto Metropolitan University! We are so proud of him. He spent the summer on the soccer field, and is now preparing for his next adventure: heading to Europe to continue his studies.

And, of course, the most important person in our family—Mama Visram—is still going strong at 95 years young. She continues to amaze us. While she isn't able to travel anymore, she keeps herself active with light walks and still insists on cooking up a storm for Aqil and Kiyaan, and the rest of the family. Her energy and spirit inspire all of us, and she cherishes every moment spent with her children, grandchildren, and even great-grandchildren.

Family is always at the heart of everything we do, and I'm grateful to be able to share a little piece of our lives with you.

Business updates

Now, shifting gears from family to business, I'd like to share a few quick updates with you:

1 2026 diaries: We've already placed our order for the 2026 pocket diaries and desk diaries. If you'd like to receive one, please call or email our office, and we'll be sure to add you to the mailing list. We'll start sending these out in November.

2. Mail delivery options: With the recent mail disruptions, we recommend that clients who would like uninterrupted access to their statements consider switching to online delivery. This ensures your documents arrive safely and on time, without being affected by postal delays.

3. Year-end tax planning: In the coming month, we'll be reviewing portfolios and carrying out some tax-loss harvesting where it makes sense. As a result, you may notice additional transactions on your statements. Closer to year-end, we'll provide more detailed information on realized gains and losses so you'll have everything you need for tax planning.

4. First Home Savings Account (FHSA): In 2022, the government introduced the FHSA, allowing individuals to save up to $40,000 on a tax-free basis for their first home. It is a fantastic tool for helping your children or grandchildren get a head start on homeownership. Feel free to reach out to me at 416-956-8888 if you would like to learn more. I have also made a short video about it, which you can watch on our new YouTube channel.

5. Charitable donations: Again this year, I will continue the tradition we began during the COVID-19 pandemic. It's a tradition that's become very special to me, personally—donating to the top five charities YOU CHOOSE in place of our annual Christmas brunch. Like many of you, I have fond memories of those Christmas gatherings—the laughter, the conversations, and the sense of family we all shared. While I dearly miss those moments, I've also come to see how meaningful it is to channel that same spirit of togetherness into giving back to those who need it most.

Once again this year, I invite you to help me decide where these donations will go. Please email us at TeamKarim@RBC.com, or call 416-956-8888, to share your choices. Feel free to ask your friends and family to join in as well—one vote per person is all it takes to make a difference. Together, we can extend the warmth of the season to others in a very real way.

As always, I'm deeply grateful for your continued trust, friendship, and support. Please don't hesitate to reach out if you'd like to talk about your portfolio, request a 2026 diary, or introduce someone you feel could benefit from working with our team.

Wishing you and your loved ones a joyful, healthy, and peaceful season ahead

As the seasons change, may the months ahead bring you good health, new opportunities, and meaningful moments with those who matter most. I look forward to connecting with you again soon.

Warm regards,

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