Wealth Management
Dominion Securities

Newsletter
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A word from Karim

It's hard to believe that another three months have already passed since my last newsletter. Time seems to move faster every year. Here we are, finally enjoying the warm weather—although on the day I'm writing this, it's over 35 degrees outside here in Canada, so perhaps too warm! It certainly feels like we are in for another very hot summer.

As always, I like to begin these newsletters on a personal note, because over the years many of you have become much more than clients—you've become part of our extended family.

I'm happy to say that overall, everyone is doing well.

The boys, Aqil and Kiyaan, are both doing wonderfully. They've been working with Team Karim and are both enjoying what they're doing. It's always rewarding as a parent to watch your children grow, find their path, and build their own experiences. They're learning, growing, and embracing new challenges, and that's all we can ask for.

Family, as many of us know, has its ups and downs. About a month ago, Mama Visram had a very serious health scare. She was rushed to the hospital unexpectedly and spent close to two to three weeks there, followed by few more weeks of rehabilitation. There were moments when we truly thought we might lose her.

Thankfully, through the grace of God, the expertise of some incredible doctors, and the care of outstanding nurses, she pulled through after undergoing a couple of surgeries. While it was an emotional and difficult time for all of us, it also reminded us how precious life is and how fortunate we are to have access to such compassionate medical care.

Today, I'm grateful to share that she is doing much better and continuing to recover. We are taking it one day at a time, but her strength and resilience have been remarkable.

Moments like these have a way of putting everything into perspective. They remind us to slow down, appreciate our loved ones, and not take our health—or our time together—for granted.

Aside from that, the rest of the family is doing well, and for that we are very thankful.

As for travel, we don't have any big plans this summer. For now, we're staying close to home, enjoying the season, spending time with family, and making the most of these long sunny days. Perhaps we'll look at something in the winter, but for now, it's nice to simply enjoy being present.

I hope you and your families are doing well too—staying healthy, enjoying the summer, and creating meaningful moments together. Life moves quickly, and these seasons remind us to pause and appreciate what matters most.

Thank you, as always, for your trust, your friendship, and the opportunity to be part of your financial journey.

Warm regards,
Karim



Now to business

Private Security Phrase

As part of our ongoing commitment to protecting your wealth, your privacy, and your financial information, we will soon be implementing an additional security protocol in our office: our **Private Security Phrase policy.**

This new process is being introduced as an extra layer of protection for all client accounts and communications.

In the coming weeks, someone from my team—or myself personally—will be reaching out to each of you to establish your unique secret word or phrase. This word will be used as an additional verification step whenever you call our office and request sensitive account information or discuss transactions.

Think of it as VAR (as in soccer) - your personal security key—simple, effective, and designed entirely for your protection.

In a time where fraud, scams, and cyber threats continue to increase, I believe at TeamKarim proactive protection is one of the most important services we can provide you and your family.

Financial Plans – A Must for Everyone

One thing I strongly believe in is that every individual and family should have an up-to-date financial plan. Markets change, life changes, and goals evolve—and your financial plan should evolve with them.

A well-thought-out financial plan is often one of the most valuable tools in helping create clarity, confidence, and peace of mind.

If you have not updated your financial plan recently—or if you would like to create one for yourself, a family member, or even a close friend, please don't hesitate to reach out. We would be more than happy to help. The best part of this is... **there is no cost to this.**

Whether it's retirement planning, estate planning, insurance reviews, tax strategies, or simply making sure you're on the right track, our office is always here to assist.

Please call our office at 416-956-8888 to book a meeting.

Your Feedback is Very Important

Over the past several years, we have been working hard to improve how we communicate with you by sharing our bi-weekly Market Pulse updates, educational videos, and our newly launched YouTube channel.

Our goal is simple: to provide timely, meaningful, and easy-to-understand information that helps you stay informed and confident during changing market conditions.

But the truth is—we want to know if it's helping.

- Are you finding the content useful?
- Are there topics you would like us to cover?
- Is there anything we can do to improve how we communicate?

Your feedback is incredibly important to us and will help shape how we continue to build this initiative.

We would sincerely appreciate hearing your thoughts.

Giving Back



Giving back has always been deeply important to me. I strongly believe that helping those who are less fortunate is one of the most meaningful ways we can make a difference in our community. Each year, one of the annual activities my team and I proudly support is the Common Table program at the Church of the Redeemer in Toronto. A few times a year, we spend a couple of hours preparing sandwiches and meals for those in need.

This year, we will be volunteering again later this year, and I would like to extend an invitation to any clients, family members, or friends who may wish to join us. It is a simple two-hour commitment, but one that can have a meaningful impact.

If you are interested in participating, please reach out to our office — we would be delighted to have you join us. There is limited space available so please let us know as soon as possible if you are interested.

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