Wealth Management
Dominion Securities

Newsletter
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A word from Karim

Warm greetings,

As we embark on a new year, I want to extend my heartfelt wishes for a joyful, healthy, and prosperous 2026 to you and your loved ones. May this year bring you moments of connection, growth, and fulfillment. The holidays reminded us of life's simplest treasures, and I am deeply grateful for the kindness you have shown our team—especially your thoughtful responses to our Christmas card. Your warmth continues to inspire us.

A personal note

On a family note, we are blessed to report a year of good health and cherished memories. Many of you met **Mama Visram** through our holiday card, and I am delighted to share she celebrated her **95th birthday** on January 1st! Though she (and I) battled the flu over the holidays, her indomitable spirit, sharp humour, and wisdom remain our family's cornerstone.

As to **Aqil** and **Kiyaan,** they continue to bring vibrant energy to TeamKarim. Aqil thrives in his full-time role at TeamKarim (now over a year!), blending enthusiasm with dedication, while Kiyaan contributes part-time (for three years running) before embarking on a transformative trip to Spain to study Spanish and immerse himself in its culture and soccer legacy. Their passion fuels our office dynamism, and we are proud of their journeys.

Business updates

1. Office renovation and temporary relocation

After 25 remarkable years in our current space, our floor is undergoing a full modernization. While this necessitates a temporary move to the **North Tower downtown** starting January, we are excited to unveil a state-of-the-art office sometime in late 2027. Though transitions bring disruptions, our commitment to seamless service remains unwavering. We look forward to welcoming you to our upgraded space soon.

2. 2026 TFSA, RRSP, RESP or FHSA contributions

As we begin Q1, now is the ideal time to ensure all your Tax-Free Savings Account (TFSA), Registered Retirement Savings Plan (RRSP), Registered Education Savings Plan (RESP) or First Home Savings Account (FHSA) **contributions** are optimized for 2026. Early contributions can amplify long-term growth and tax advantages. If we do not yet have your authorization, or if your financial goals have evolved, please reach out. A brief conversation today can yield significant benefits tomorrow. Many of you have already given us the authorization, so not to worry.

Spotlight on opportunities

- FHSA: For those eyeing homeownership, the FHSA offers tailored tax advantages. This is a great strategy and account for anyone in your family looking for possibly buying a home in future. Call our offices to learn more about this account and how it may benefit your loved ones.
- E-delivery: With mail delays persisting, switch to secure, eco-friendly e-delivery for faster access to your financial reports. Enjoy peace of mind knowing your documents are encrypted, accessible globally, and stored for five years. Contact us at **416-956-8888** or **TeamKarim@RBC.com** to transition—we will revert to paper if you prefer.

RBC Accountant Portal: Enhancing tax efficiency

Simplify tax season with our new **RBC Accountant Portal.** This secure system grants your accountant instant access to your tax slips and statements as soon as they are available—no more waiting for mail or manual sharing.

Key benefits include:

- Time savings: Helps eliminate delays in tax preparation.
- Accuracy: Reduces errors from misplaced or forwarded documents.
- Security: Encrypted access protects your sensitive data.
- Convenience: Accountants retrieve slips directly, freeing you from administrative tasks. Email or call us to activate your portal access today—it is seamless, secure, and designed to make tax season effortless.

Community impact

Thanks to **your votes,** I was honoured to personally donate **$50,000** over the last few years to charities such as **The Food Bank, Centre for Addiction and Mental Health (CAMH),** and **Covenant House.** This initiative reflects our shared values, and more than 90% of you encouraged me to continue with this tradition instead of our annual Christmas brunch we used to have before COVID. Thank you for guiding my charitable giving, and allowing me to support causes close to our community's heart.

Looking ahead

- Webinar: Mark your calendars for our March session. Share topics you would like us to explore—your insights shape our content.
- Tax season: Slips will be mailed (uploaded to your online account) late February. Opting for online delivery? Access via **RBC Dominion Securities.**

Your voice matters

This newsletter is a dialogue. Whether you have feedback on our initiatives, suggestions for future content, or simply want to connect, I am here to listen.

Thank you for trusting us with your financial aspirations and for being part of our extended family. Here's to a year of growth, resilience, and shared success.

Warm regards,
Karim

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