



Wealth Management
Dominion Securities

Newsletter

Winter 2025

An exclusive newsletter for our clients and friends | January 2025



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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)

Happy New Year! As 2025 begins, I want to extend my warmest wishes to you and your loved ones. May this year bring you abundant health, love, and peace.

I am excited to share some updates about the Visram Clan and of TeamKarim in the last few months, so here is a quick recap of what has been happening:

Family Updates

Mama Visram has reached yet another incredible milestone—she is now a proud great-grandmother for the 13th time with the arrival of baby Linc! At 95, she continues to be a beacon of inspiration, spending her weekends surrounded by little ones who bring her so much joy and energy.

While her 95th birthday was unexpectedly spent in the hospital due to a bout of vertigo the day before, we are deeply grateful for the care she received. The healthcare team provided exceptional support

when she needed it most, reminding us of the dedication of our medical professionals.

Though she is naturally slowing down a little (as anyone might at 95!), Mama Visram's sharp mind and steadfast discipline remain as strong as ever. She is still quick to deliver her signature "tongue lashing" if you step out of line—a testament to her timeless spirit! Her warmth and love extend far beyond our immediate family, with friends and relatives from outside Toronto regularly visiting to spend time with her.

Mama Visram's enduring vitality, wisdom, and love are gifts to all of us. She continues to be the heart of our family and an inspiration to everyone who knows her.

Aqil and Kiyaan have joined the extended Team Karim—Aqil on a full-time basis and Kiyaan for the past six months while balancing university. They are keeping Tish on her toes, as she manages them (fortunately, not me)!

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To celebrate the holiday season, Team Karim enjoyed a festive Christmas lunch with a special guest—Myling, Jeamie’s sister. Myling is an identical twin to Jeamie. Staying close to Jeamie’s family helps me cherish the wonderful person she was. I feel blessed to have her family in my life.

Our family of four also took a well-deserved getaway to Mexico during the holidays. It was a beautiful reminder of how vital it is to pause, recharge, and create special memories with those we love.



Karim Visram Private Wealth Management Group Christmas lunch. Myling (Jeamie’s sister) second from left - beside Kiyaan

Other updates:

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 Launch

Yes, it is happening! We are launching a YouTube channel in the coming months where we will share informative videos regularly. From financial tips to updates, we would love your input on topics you would like covered. Do not forget to subscribe when it launches—details coming soon!

Secret Word for Added Security

With the rise in cybercrime, I am exploring an added layer of security in the team to safeguard your finances. The idea is simple: a unique “Secret Word” that the team would ask you that only you know. Our team would ask you this word before releasing financial details or funds.

This step is designed to protect you—not to complicate things. I would love your feedback on this idea—please email me at Karim.visram@RBC.com with your thoughts.

E-Delivery: The Smart Choice

Recent mail strikes have shown the importance of switching to e-delivery for your financial reports. Here is why it is a great option:

- Speed: Access your reports sooner than paper copies.
- Security: No risk of reports being misdelivered.

- Convenience: View them from anywhere in the world.
- Storage: RBC stores these online for up to five years.
- Environment: Go paperless and help save the planet.

Many clients have already made the switch. If you have not yet, it is not too late—call us at 416-956-8888 or email TeamKarim@RBC.com to make the change. If you try it and prefer paper, we can always switch back.

Upcoming Quarterly Webinar

Mark your calendars for late January as we dive into the outlook for the Canadian and global economy in

2025. Future online seminar topics include:

- Tax-efficient wealth transfer to G2 and G3.
- Financial education for Millennials and Gen Z.

Have suggestions for future topics? Let me know!

Contribution Season: TFSA, RRSP, RESP, FHSA

As always, I encourage early contributions to your Registered accounts. Many of you have already reached out to us, but if you haven’t, please contact us at 416-956-8888 or email TeamKarim@RBC.com to discuss which registered account you should contribute to first. We are here to discuss this whenever you would like to.

Tax reports

Do not worry, tax time is a while yet. As tax season approaches, expect tax packages and slips to be mailed out in late February and early March. If you have opted for online reports, please sign into RBC Dominion Securities online for RBC slips. Other reports will be sent directly to you via mail.

Your Feedback

Your opinions matter! Whether it is about new initiatives, the newsletter, or upcoming topics, I would love to hear from you. Please do not hesitate to reach out to me directly.

Wishing you a fantastic start to 2025.

Warm regards,
Karim Visram



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