



The final three months of 2018 provided a great reminder that the strategies you and I have in place to manage market volatility, not only within the portfolios but within ourselves as well, were worth the effort to develop. It is reasonable to expect the volatility to continue for at least for the next two or three months, and we may experience significant market swings from one day to the next, but that just seems to be our new normal. By remaining focused on long term objectives, these volatility events are much easier to bear.

The beginning of the year always brings with it a few specific activities which require your input if you wish to participate:

- The TFSA contribution limit for 2019 is \$6000, and the total cumulative contribution limit is \$63,500. Contributions are easy to get into your account:
 - We will be reaching out to you in instances where you have a non-registered account to switch the funds over internally.
 - If you wish to contribute cash to your TFSA, please reach out to my office and we will facilitate the contribution direct from your bank account.
- RSP contribution deadline is March 1st. As with TFSA contributions, we can switch money from your non-registered account or TFSA into your RSP, or we can contribute direct from your bank account using the same process as noted above.
 - If you wish to contribute to your RSP, give us a call and we will initiate the transaction for you.

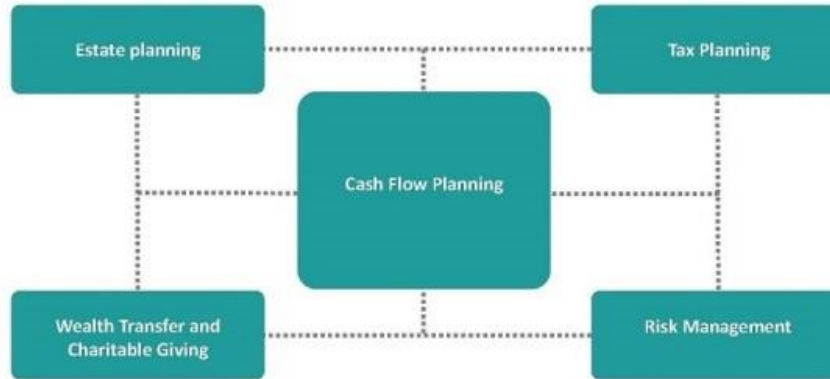
For those of you who have signed up to view your ACPI account(s) online, we have a few more items of interest to you:

- You have access your **tax slips online**. You can find them under the “Documents” tab; navigate to “**Tax Slips**”.
- **RSP contribution receipts** will be available beginning January 11th (for contributions made in 2018), through to March 8 (for contributions made up to the March 1st, 2019 RRSP deadline).
- **RSP and RIF/LIF Income Slips** will be available on **February 4th**.
- You may have noticed that there is now a **new look to the ACPI website**. Your login credentials remain unchanged, however if you do experience issues, please contact 1-855-844-0172 or you can reach out to us for assistance.
- If you have not registered for online access, please contact us at 902-405-4820 and one of the members of my team will assist you.

A final thought: Outlined below are a few of the “other services” we provide to you. The discussion of these activities is part of our regular meeting process. As the new year brings activities linked to improving your financial picture, this is a good time for you consider if any of the areas indicated below require attention. We will be discussing your needs at our next review, but if you have an idea you want to consider in the short term, do not hesitate to reach out to me.

I appreciate your trust and look forward to our next conversation.

Coordination of Other Services



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