



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 2020 is \$6000, and the total cumulative contribution limit is \$69,500. 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 2nd. 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 to your **tax slips online**. You can find them under the “Documents” tab; navigate to “**Tax Slips**”.
- **RSP contribution receipts** will be available beginning January 13th (for contributions made in 2019), through to March 16th (for contributions made up to the March 2nd, 2020 RRSP deadline).
- **RSP and RIF/LIF Income Slips** will be available on **February 5th**.
- Your login credentials for the ACPI website 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 yet registered for online access, please contact us at 902-405-4820 and one of the members of my team will assist you. Please note, however, that if you had not already selected to receive your tax slips online that this option will not be available for this tax season, it must be selected before the end of the year.

A final thought: Market volatility can be triggered by events directly linked to financial markets, but also by geopolitical and health-related events. A recent example that has been hard to ignore being United States president Donald Trump undergoing his impeachment trial. Despite the fact that the results of the trial seem to be preordained with him being acquitted, it seems that details keep being released that have the ability to rattle the markets. We've experienced this in the past with previous impeachment proceedings, and in fact with many topics linked with Pres. Trump. In each case the best antidote is to stay focused on the long view and ignore short-term volatility, except of course for when it creates opportunity for us.

The coronavirus being reported from China and now in many countries around the world also has rattled financial markets. We have experienced events like this globally in the past, with specific impact in Canada with the SARS virus in 2003. A second perhaps more relatable event was the Japanese tsunami of 2011. The lessons learned during those periods hopefully will be applied judiciously today. Again, as antidote, I recommend staying focused on the long view. Events such as this tend to have short-term impacts that are resolved as time passes and solutions are implemented.

If you have any questions or concerns, we are here to help. Reach out on any of the tax and contribution related topics noted above, or if you just want to have a chat about events. I appreciate your trust and look forward to our next conversation.

This commentary is for general information only and is not intended to provide specific personalized advice. The opinions expressed are those of Shawn Christianson and not necessarily those of Aligned Capital Partners Inc. (ACPI).

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