



Important Dates to Remember

There are a few key points and important dates for 2019 that we want to remind you of:

1. The **RRSP deadline** is **Monday March 1, 2019**. Contact us soon to book your appointment to make sure we are able to find a time that fits everyone's schedule. If you wish to send us a cheque for your investments in the mail, please ensure it has enough time via 'snail' mail to be delivered & for us to process it before the RRSP deadline. With the postal strike, we encourage you do online deposits (for Nominee accounts). If you want to move money from your Tax Free or Non-Registered plan to your RRSP or SRSP, please give us a few days notice, as those trades take a few days to settle.

If you do send us a cheque, please have cheques written to **"FundEX In Trust"**

2. The 2019 Tax Free Savings Account (TFSA) limit has increased to **\$6,000/year per person** (over age 18), with a cumulative contribution room of **\$63,500**.

3. If you have an **Open/non-registered account** with us or another institution, a gentle reminder to hold onto your December 31, 2018 statement for taxes to show any gains/losses against your income, as well as advisor compensation for the calendar year. Please provide this statement to your tax professional along with any tax slips for investment income.

4. **Before December 31, 2018**- top up your **children's RESP account** to get the maximum grant available. You can contribute \$2,500 annually to get the maximum grant, and carry forward up to \$2,500 each year from previous unused space. If you are unsure if your child has unused room, give us a call and we can look into it for you.

We are here to help you reach your financial goals!

Feel free to give us a call if you want any additional resources or want to book an appointment to review your portfolio.

Best Regards,

The Team at Northstar Wealth Management
Matt, Amanda, Christel and Jenn

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