Investment Planning Counsel™ of Canada

FINANCIAL PLANNING PROFESSIONALS

Services, Products & Qualifications

Cash Management Services
- Premium-Interest Chequing Accounts (personal and business)
- Credit Card with low introductory rate
- Personal Lines of Credit
- Home Mortgages
- RRSP Loans
- Long-term Investment Loans

Investment Services
Guaranteed Investments
- GICs and Term Deposits
- Managed Future Notes
- Segregated Funds
- Annuities

Tax Protected Investments
- Tax-Efficient Mutual Funds
- RRSPs, RRIFs, LIFs, LIRAs
- RESPs
- Universal Life investment programs
- Trust Accounts

Insurance Services
- Personal Life
- Business Life (key persons, partners and shareholders)
- Income Replacement (Disability)
- Critical Illness
- Long-term Care

Accountant Services
- Tax and Estate Planning
- Personal Tax Returns
- Corporate Tax Returns
- Trust Returns
- Personal, Corporate and Trust Accounting and Record Keeping

PrimePlus/ElderCare Services
- Personal Financial Management and Record Keeping
- Investment Management

PrimePlus/ElderCare Services (con't)
- Tax Return Preparation
- Caregiver Referrals
- Estate Planning Assistance
- Executor Assistance

Documentation
- Letter of Engagement
- Written Financial/Retirement Plan (updated annually)
- Written Investment Policy Statement (updated annually)
- Quarterly Investment Statements
- Up-to-date Performance Reports at every review meeting
- Financial Planning Newsletters

Contact Frequency
- Regular Meetings (suited to each client's circumstances)
- Telephone Consultations (whenever needed)
- Email/Lettermail (when appropriate)

On-line Services (www.jimtodd.ca)
- Chequing Accounts
- Investment Statements
- Investment Commentaries
- Extensive Financial Planning Information
- Financial Links and Calculators
- Email Newsletter Signup

Designations/Qualifications
- B. Comm. (Bachelor of Commerce)
- CA (Chartered Accountant)
- CFP (Certified Financial Planner)
- R.F.P. (Registered Financial Planner)

Professional Affiliations
- CICA (Canadian Institute of Chartered Accountants)
- ICAO (Institute of Chartered Accountants of Ontario)
- Advocis (Financial Advisors Association of Canada)
- CICA Eldercare Special Interest Group

Note:
1.) Cash Management, Investment and Insurance Services are provided in conjunction with Investment Planning Counsel of Canada
2.) Accountant and PrimePlus/ElderCare Services are provided independently of Investment Planning Counsel of Canada
3.) Tax preparation, accounting and record keeping services are normally provided through an associated accountant or bookkeeper.

One of the nicest compliments we receive is referrals from our clients

James H. Todd, CA, CFP, R.F.P.
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Helping Professionals, Executives, Business Owners and Retirees