ARBUCKLE
Personal Wealth Strategies
FAMILY WEALTH PLANNERS
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Investment Considerations for the Family

Long Term Objectives	❑ Time Horizon ❑ Family Transfers ❑ Philanthropy ❑ Special Needs	❑ Retirement ❑ Estate Planning ❑ Personal Involvement
Professional Advice	❑ Objectivity ❑ Fees vs Commissions ❑ Personal Involvement	❑ Advisor Skill ❑ Advisor Reporting ❑ Multiple Advisors
Transfers to Family	❑ Children, parents, etc. ❑ Tax Attribution ❑ Matrimonial Laws ❑ Documentation	❑ Trusts ❑ Estate Freeze ❑ Loans to Family ❑ Control/Security
Market Risk	❑ Short Term Risk ❑ Volatility vs. Risk ❑ Liquidity	❑ Canadian Economy ❑ Weak Sectors ❑ World Turmoil
Investment Choices	❑ Near Cash ❑ Bonds ❑ Stocks ❑ Real Estate Investments	❑ Vacation Properties ❑ Ethical Considerations ❑ Businesses ❑ Family Loans
Diversification	❑ Canada/US/Global ❑ Stocks/Bonds	❑ Age Factor ❑ Sector Investing
Rate of Return	❑ Nominal Return ❑ Fee Costs ❑ Deductibility of Fees	❑ Tax Rates ❑ Inflation
Income Taxes	❑ Tax Rates ❑ Income Attribution	❑ Fee Deductibility ❑ RRSP/TFSA/Investing

This checklist not only reviews the many considerations about investing but also it also looks carefully at the investment time horizon and ability to recover from a substantial loss. Future use of funds and the timing of that use is highly and important should influence your choice significantly.