



**IF YOU LOOK AT YOUR PAST,
WOULD YOU CHANGE
YOUR FUTURE?**

Tonin&Co.
CHARTERED PROFESSIONAL ACCOUNTANTS
WEALTH MANAGEMENT

You have the vision.

We have the focus.

Who we are

Tonin & Co. Wealth Management and Tonin & Co. LLP Chartered Professional Accountants is a fully-integrated financial services firm, offering licensed public accounting, financial planning, and wealth management services. We are based in Guelph, Ontario.

Our mission is to work closely with each of our clients to understand their needs and goals on a personal and a professional level. From there, we work together to navigate the path to achieving your goals both future, and current. Simply put, our clients' best interests are our top priority.

Tonin & Co. Wealth Management provides a range of industry leading financial planning strategies to manage your wealth and simplify the process along the way.

Independence

Tonin & Co. Wealth Management is an independent financial planning and wealth management firm, and does not rely upon or sell proprietary products. We have access to, and gain knowledge from Canada's most reputable financial institutions both large and small. Being free from proprietary biases and obligations allows Tonin & Co. Wealth Management advisors to provide solutions that are based solely on your circumstances and objectives. Our advice is offered on a fee-for-service basis, so you pay for the advice you request.

Integration

Tonin & Co. Wealth Management, together with your accountant, your lawyer, and your investment manager will help you create a plan tailored to achieve your goals and objectives. We will work with your trusted advisors to ensure your plan is executed based on your desires.

Creating wealth goes beyond investment returns. Ensuring your professional team is in sync with tax planning, business planning, retirement planning, and debt management is our priority, so you can focus on your business and your life.

Our services

Tonin & Co. Wealth Management, together with our accounting partners at Tonin & Co. LLP Chartered Professional Accountants, provide integrated financial planning tailored to individuals, business owners, professionals, and their families.

Specialization includes:

- Tax Planning*
- Business Planning
- Retirement Planning
- Education Planning
- Insurance Planning
- Estate Planning
- Mortgage and Debt Planning
- Severance Planning
- Succession Planning
- Portfolio Management available from Independent Accountants' Investment Counsel Inc.



*Tax Planning performed by Tonin & Co. LLP Chartered Professional Accountants

Our process



Our plans

RETIREMENT PROJECTION

Designed for individuals and couples who are newly retired or are planning retirement and are concerned whether their income stream will be sufficient to support their lifestyle through their retirement years. Tonin & Co. Wealth Management will provide a detailed analysis of projected retirement income sources (RRSP/RRIF, Pension, Non-Registered Investment, Government Benefits, Real Estate, etc.) in comparison with future lifestyle needs.

PERSONAL FINANCIAL PLAN

Tailored to individuals and couples who are focused on achieving their financial goals and are seeking guidance in aspects of their financial plan, including: tax planning*; retirement income; debt management; investment analysis; risk management; education savings; estate and succession planning. Tonin & Co. Wealth Management will provide detailed projections, observations, recommendations, and an action plan; along with professional support and resources you will need to balance your priorities today, while we work to change your future tomorrow.

COMPREHENSIVE FINANCIAL PLAN

Tailored to professionals and business owners, our Comprehensive Financial Plans are our most in-depth and detailed with a complete written analysis of every aspect of your life financially, including recommendations and an action plan.

Comprehensive plans include:

- Retirement Planning
- Investment Analysis
- Net Worth Projections
- Cash Flow Projections
- Estate Planning
- Succession Planning
- Debt Management
- Tax Planning*
- Risk Management

*Tax Planning performed by Tonin & Co. LLP Chartered Professional Accountants



WE PUT OUR CLIENTS FIRST

For more information on how to preserve your wealth and successfully plan for your future, please contact:

Tonin & Co. Wealth Management

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