



# MASTERING YOUR TAX-EFFICIENT DECUMULATION PLAN



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Your Private CFO®



# IT'S NOT JUST WHAT YOU OWN, IT'S WHERE YOU HOLD IT

Just as location matters in real estate, where you hold your investments is crucial to your retirement success.

Decumulation isn't only about what you own - it's about strategic asset location.

Without the right placement strategy, you could pay significantly more tax than necessary, reducing the retirement lifestyle you've worked hard to achieve.

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## ➤ Taxable Accounts

RRIFs, CPP, and OAS come with strict withdrawal rules. Income from these sources is fully taxable and must follow mandatory schedules.

## ➤ Flexible Accounts

Non-registered accounts and TFSAs offer greater flexibility. TFSAs provide tax-free growth and withdrawals with no impact on government benefits.

By holding tax-favored investments like Canadian eligible dividends in the right accounts, you can maximize your net cash flow in retirement.

A thoughtful asset location strategy coordinates withdrawals across all account types to minimize your overall tax burden year after year.



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FROM SAVING TO SPENDING WITH CONFIDENCE

After 40 years of diligent saving, the shift to drawing down your assets can feel unsettling. A tax-efficient decumulation plan removes this stress, letting you focus on what matters most, your lifestyle and family dreams. Without a clear strategy, you risk selling investments during market dips, potentially eroding your hard-earned wealth.

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# FINDING YOUR AFTER-TAX EFFICIENCIES

When optimizing your financial strategy, an important consideration to keep in mind is taxes. Your assets are taxed in different ways, according to the various types of investment accounts held. It is therefore important to have a strategy that addresses asset location. At Your Private CFO®, we have developed our own exclusive algorithm that finds after-tax efficiencies. Our exclusive Unitax Portfolio Solutions® is a tax-efficient strategy to maximize your after-tax return. Our approach is based on the principle of pooling all your investments with a single advisor recommending an integrated and sustainable solution focused on a comprehensive tax-efficient and profit-generating strategy.



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## YOUR HOME - A VALUABLE ASSET TO CONSIDER

Your home is likely one of your most significant assets. However, it also comes with ongoing costs - property taxes, maintenance, repairs, and upkeep expenses that continue throughout retirement.

For some retirees, considering home equity might be the final piece of the puzzle to help realize long-held dreams, whether that's travel, supporting family, or simply enjoying greater peace of mind.



Selling your home isn't the right choice for everyone, and that's perfectly fine. But it's worth exploring as part of a comprehensive financial strategy.

A thoughtful evaluation of your home's role in your overall retirement plan can reveal options you may not have considered - options that could enhance your financial flexibility and quality of life.

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# UNLOCKING POSSIBILITIES ↗

Your home equity can open doors to the retirement you've envisioned. Whether you're considering downsizing to a more manageable space, relocating closer to family, or leveraging equity for travel and cherished goals, the choice is deeply personal.

These decisions work best as part of an integrated financial plan tailored to your unique circumstances. Together, we can explore how your home fits into your overall strategy for financial flexibility and peace of mind.

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# A UNIFIED STRATEGY FOR PEACE OF MIND

 [Schedule for Decumulation Plan](#)

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