

STRATEGIES FOR THE UPCOMING MONTHS

Most of our clients, depending on their risk tolerance, have benefited from excellent growth throughout the year. We recommend that everyone consider taking advantage of the “reset” feature available in your Segregated Fund Contract. Resetting contracts will lock in the guarantees at these new market levels. This allows continued benefits from additional gains, while mitigating the downside risk.

Every year around the beginning of December until later in the month the market takes a dip. The cause is year-end tax selling to recognize either capital gains or losses, which mean that there are more sellers than there, are buyers, causing market values to decrease in the short run. We wish to help you secure the gains you have made so far this year by strategically placing your money in more conservative vehicles for this downtime.

We would like to make time to meet with you in the coming weeks to review your portfolio and explore the options available to you.

You can reach us at 416-488-3080. You may also email info@deacon-kalata.com with your name, phone number and brief message about what you would like to discuss. A member of our team will contact you to make an appointment.

Thank you for your continued trust and confidence.



Gregory Deacon



Paul Kalata