

A Husband's Point Of View

A.M.H. Financial Services



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Once again, it's that time of the year when we all have to start thinking about our finances and income tax returns. It's also a time when we're especially interested in our RRSPs, as the contribution deadline approaches.

Although your retirement may be years down the road, it's never too early to start planning and saving. By investing regularly in an RRSP, you can move steadily towards your financial goals and the retirement lifestyle you want.

RRSP season is in full swing. If you're planning to put money into a Registered Retirement Savings Plan, the time to act is now.

You generally have 60 days within the new calendar year to make RRSP contributions that can be applied to lowering your taxes for the previous year.

The deadline is March 1. You have until then to start up or add some funds into your existing RRSP and claim that contribution on your tax credit when you file your 2018 taxes later this year.

How much can you contribute to an RRSP? What else can you do with an RRSP besides save for retirement? Get answers to these questions and more by calling me at **780 425-4058** or e-mail me andy@amhfinancial.ca

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On the Lighter Side

Its surprising how many people our age are so much older than we are.

It's ok to be nobody.
Nobody's perfect

Do not walk past the end of the pier.

The amount of sleep required by the average person is about a half-hour more.

Old age is when the liver spots show through your gloves.

Pay Yourself First



If you can't afford to make a large annual contribution now, why not plan for next year and start saving every month.

We can help you set up automatic deposits to your RRSP that make saving easy!

Call us at **780 425-4058** to book an appointment today!

What is a Certified Financial Planner (CFP)



**Expert advice
to help you
build and
protect your
wealth!**

I have been asked many times what the letters CFP behind my name mean. Below is a description of what they stand for and why they make me stand out from a regular advisor.

You wouldn't hire a doctor or a lawyer that didn't go to medical school or law school, so why would you hire a financial advisor who didn't get educated in financial planning?

CFP stands for Certified Financial Planner and designates that someone has passed the CFP exam, thus meeting the requirements of the CFP board. With more than 100 certifications available to financial professionals, the CFP designation stands out. One of the most notable requirements of the CFP is the fiduciary — or trustworthiness — aspect. This mandates that every CFP has to put their clients' needs ahead of his/her own. Most financial professionals are not required to do this, which makes the CFP and its board an important and unique entity in the protection of consumer interests.

I've been a CFP professional since 1986. The designation comes with extensive training in financial planning, estate planning, insurance, investments, taxes, employee benefits and retirement planning, as well as in CFP Board's Standards of Professional Conduct, which are rigorously enforced.

As a CFP professional, I'm required to uphold my certification through continuing education – something to consider with new financial instruments appearing regularly on the consumer market.

Unlike some certificates that are worth little more than the paper they're printed on, the CFP designation is one of the most prestigious financial certificates around.

Some requirements of the CFP include having a Bachelor's degree and taking courses about the 100 various topics that the CFP exam covers. I personally also have a Bachelor of Commerce degree.

With my extensive training and background I am able to provide my clients with expert professional advice that has been well researched with their best interests being held in the highest priority.

I personally hold myself to a very high standard and strive to always give out the best and most researched advice that I possibly can. I continually attend sessions where I learn about the newest and most advanced products out there and how they can benefit my clients.

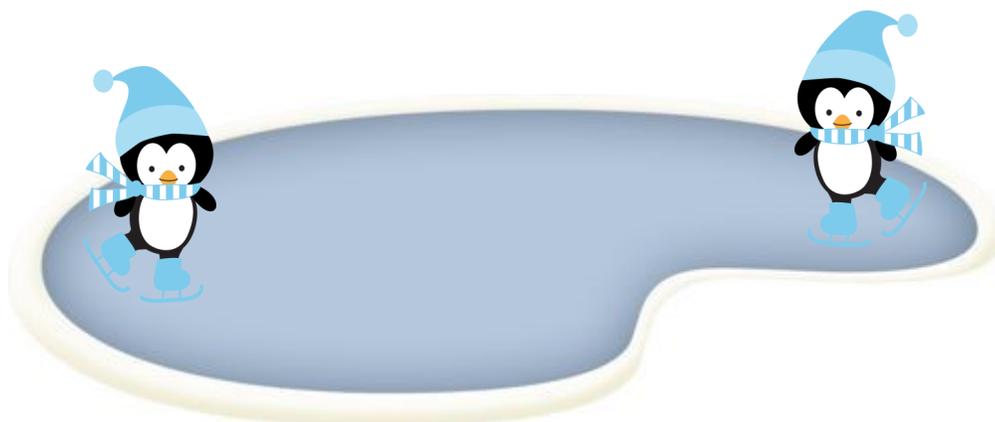


RRSP Contribution Limits

Your allowable RRSP contribution for the current year is the lower of:

- ◆ 18% of your earned income from the previous year, or
- ◆ The maximum annual contribution limit for the taxation year less
- ◆ Any company sponsored pension plan contributions (PA – pension adjustment)

| Tax Year | Income | RRSP Maximum Limit |
|-----------------|---------------|---------------------------|
| 2019 | 2018 | \$26,500 |
| 2018 | 2017 | \$26,230 |
| 2017 | 2016 | \$26,010 |
| 2016 | 2015 | \$25,370 |
| 2015 | 2014 | \$24,930 |
| 2014 | 2013 | \$24,270 |
| 2013 | 2012 | \$23,820 |
| 2012 | 2011 | \$22,970 |
| 2011 | 2010 | \$22,450 |
| 2010 | 2009 | \$22,000 |
| 2009 | 2008 | \$21,000 |



Financial Advisor
Since 1976



Phone: (780) 425-4058
email: andy@amhfinancial.ca

Take a look at our website

www.amhfinancial.ca

AMH Financial Services is a full-service firm. We offer services to help you examine your financial goals and select the options that will best suit your needs, timeframe and investment style. We believe in helping you create a comprehensive financial plan for your family that includes planning, insurance and portfolio management.

MY COMMITMENT AS A FINANCIAL ADVISOR IS TO HELP PEOPLE TO REACH THEIR FINANCIAL GOALS. IF YOU HAVE A FAMILY MEMBER, FRIEND OR COLLEAGUE WHO YOU FEEL COULD BENEFIT FROM A CONVERSATION WITH ME, I WOULD BE PLEASED TO SPEAK WITH THEM WITHOUT OBLIGATION.

I believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.

I am committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.



My mission is to help you to make an educated decision that you are comfortable with!



*Want to feel more confident about reaching your financial goals?
We can help with that!*



I want to get ready for my financial future



I want to plan for my retirement



We want to get ready for our life together



I want my children to get ready for a better financial future

Call us today (780) 425-4058