

Committed
to your **dreams**

My mission:
to become your partner over time in maintaining your
financial balance.

For more information on the Desjardins Financial Security Independent Network,
please visit the website
dfsinc.ca



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Find **balance**
through a healthy financial plan!



Stephen Cox
Certified Financial Planner

7001 Mumford Road, Tower 1, Suite 312
Halifax, NS B3L 4N9
Tel.: 902-446-4563
Toll Free: 1-877-256-6435
Fax: 902-446-4565

steve.cox@dfsinc.ca
www.stevcox.ca



Because your needs change over time...

Your financial strategy must be reviewed at different stages of your life.



Financial products and services for individuals

Your **personal plan** must, among other things, take the following into consideration:

Personal Finances

- Budget planning
- Debt management
- Project funding

Insurance

- Life insurance
- Critical illness and disability insurance
- Health and long-term care insurance
- Personal or group insurance

Investments

- Investment policy, investor profile and periodic reviews
- Second opinion on your portfolio
- Increasing the value of your estate
- Systematically saving more
- Registered Education Savings Plan (RESP)
- Registered Disability Savings Plan (RDSP)

Estate

- Transfer of assets at death
- Testamentary trusts
- Settlement costs at death
- Evaluation of succession duties

Taxation

- General diagnostic
- Analysis of taxes on investments
- Tax strategies for lifetime, death, and foreign assets
- Government programs

Retirement

- Planning goals and needs
- Risk management
- Investment strategies
 - Registered Retirement Savings Plan (RRSP)
 - Tax Free Savings Account (TFSA)
- RRSP loans
- Payout strategies
 - Registered Retirement Income Fund (RRIF)

Legal

- Wills and Powers of Attorney
- Marriage and civil union contracts

Products and services for businesses

If you are **self-employed** or a **shareholder in or owner of a business**, you must also, among other things, consider the following:

- Planning shareholder needs, including coverage in case of death, disability or critical illness, and buy and sell agreements

- Risk management with regard to key employees and employee benefits

- Individual Pension Plan (IPP)

- Financing debt structure, the buyout of a partner, venture capital

- Tax efficient strategies, savings and estate planning for your business

- Insurance and Group Pension Plan

My service offer...

Helping you achieve your financial well-being

My distinctive advantage

Wouldn't it be great to know that no matter what happens in the markets, the economy or the world you still feel confident that you are going to achieve your goals!

What distinguishes me as a Certified Financial Planner professional is the quality of the relationships that I have with my clients. I have always valued relationships based on honesty and trust. Do you have a financial strategy that provides you with security and peace of mind while achieving your goals and dreams? You work hard so you can live a good life and realize your dreams.

Do you know if you are on track to achieve them?

Your values, needs and preferences are what guide me when I propose the best possible solution(s) for you. Building a solid financial plan together will help you find and maintain balance in all aspects of your life.

My commitment

My role is to help you make smart choices about your money. I recognize the importance of your plan being flexible and adaptable as you achieve your goals.

Furthermore, by working together, we will analyze your financial requirements and establish a strategy that will give you guidance in 4 key areas:

- Cash Flow Analysis
- Debt Management Analysis
- Life & Health Insurance Analysis
- Investment Analysis

I hold a degree in Commerce and maintain the Certified Financial Planner (CFP) designation. Moreover, with my commitment to continuing education, I can provide you with pertinent, timely advice to guide you with your financial choices. I offer you my expertise and knowledge to help you carry out your most important projects.

My partners and support

Thanks to the support of a dynamic team and assistance from experts through referral agreements in finance-related fields, I am able to offer you a full range of financial and accounting services as well as advice on tax and legal issues that will enable you to enhance your financial situation.

I have decided to associate myself with Desjardins Financial Security Independent Network, a major distribution network of financial products and services that gives me all the support I need to provide the excellent service my clients expect. A subsidiary of Desjardins Financial Security - a leader amongst Life and Health Insurers in Canada, Desjardins Financial Security Independent Network and its Quebec network counterpart SFL - have over 1,200 partner representatives and more than 40 financial centres from coast-to-coast.



cooperation