

3400 Fairview St. Lower Level  
Burlington, ON L7N 3G5

T: (905) 319-6366

1-866-833-3741

F: (905) 319-6613

dbeauchamp@assante.com

www.CanadianFinancialConcierge.com

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Dear Client,

I trust you have attempted to keep in good spirits, as the coldest winter in some twenty years has concluded. I would like to inform you that my client newsletter will be sent to you via email effective immediately to ensure timely delivery in addition to the added benefit of future access. Please note that archive newsletters are available on my website: [www.CanadianFinancialConcierge.com](http://www.CanadianFinancialConcierge.com) for your convenience. Should you wish to have newsletters forwarded to an alternate email address, kindly contact my Assistant Kim Henop at [khenop@assante.com](mailto:khenop@assante.com).

This year marks the sad passing of Jim Flaherty who was not only Canada's longest sitting Finance Minister, but was instrumental in navigating Canada through the most difficult financial crisis since the Great Depression! Many of the policies debated and implemented with Mr. Flaherty's guidance such as the Tax Free Savings Account, will benefit Canadians for generations.

The capital markets are continuing their winning ways as the S&P500 year to date has hit record high levels amidst a lower Canadian dollar. The energy sector shows signs of improvement with the U.S becoming energy independent, a feat not achieved for many decades. Liquefied natural gas is gaining in popularity with industries wanting to benefit from cost savings and efficiency; however, delivery infrastructure may be the inhibitor in the short term.

Effective next month, delivery of mutual fund prospectus' is no longer required as the newly developed Fund Facts document will be in use for all new mutual fund purchases. The document can be provided to clients electronically or hardcopy providing it is received prior to a trade. As always, I will keep you informed on all new regulatory changes as they take place.

Enjoy the warmer weather!

Kind regards,

David Beauchamp, CFP, FMA, CIM, FCSI  
Senior Financial Advisor

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