

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

T: (905) 319-6366

1-866-833-3741

F: (905) 319-6613

dbeauchamp@assante.comwww.CanadianFinancialConcierge.com

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Dear Client,

I hope this letter finds you in good health as you prepare for the approaching holiday season. We start on a somber note as the record setting season for the Hamilton Tiger Cats came to an abrupt end after making it to the championship final, versus Winnipeg. The city of Calgary played hosts to the 107th Grey Cup which provided for a timely injection of tourism, albeit short lived, during a difficult economic period in the energy sector. As diehard fans always say “there’s always next year”.

On a positive note, Toronto Dominion bank Canada’s second-biggest lender has been added to the list of systemic banks by the Financial Stability Board (FSB). The international body, based in Basel Switzerland was introduced a decade ago in the aftermath of the global financial crisis when taxpayers had to bail out struggling lenders. With Royal Bank having already been assigned to the list, the addition of TD Bank brings the total number to 30. This further confirms TD is well positioned to meet all requirements as governed by Canada’s banking regulators.

To keep track of important events and appointments, please find a 2020 calendar enclosed which has tips on living healthy. On behalf of Kim and myself, we would like to wish you and your family a happy holiday season along with continued prosperity throughout the New Year!

Sincerely,

David Beauchamp, CFP[®], FMA, CIM, FCSI[®]
Senior Financial Advisor

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