

COMPREHENSIVE WEALTH MANAGEMENT SERVICES

INVESTMENT MANAGEMENT

- Goal Setting, Asset allocation & Investment Selection, Continuous Monitoring and Ongoing, Investment Management:
 - RRSP/TFSA/LIRA/ Non-Registered/RESP/RDSP/IPP
 - Equities / Stocks / ETFs - Canada, US, International
 - New Issues, REIT – Real Estate Income Trust
 - Mutual Funds, including Corporate Class Funds
 - Preferred Shares, Bonds: Corporate, Government
 - GIC
- Access to Discretionary Portfolio Managers
- Access to Manulife Private Wealth
- Group Retirement Investment Plans
 - RRSP, TFSA, Non-Registered

RISK & INSURANCE MANAGEMENT

- Income protection, Asset protection, Family protection, Estate protection
- Insurance Solutions – Individual or Corporate
 - Life Insurance – Whole Life, Term, Universal
 - Critical Insurance
 - Disability Insurance
 - Long Term Care Insurance
 - Travel Insurance
 - Health and Dental Insurance Plans
- Group Insurance Plans
- Guarantee Based Segregated Funds, Life Time Income Solutions
- Annuities

RETIREMENT PLANNING

- Retirement Income Goal Setting, Projection and Analysis
- Pension Analysis, CPP and OAS Analysis
- Severance Pay
- Intergenerational transfers, Estate Planning
- Gifting to Children, Trusts Solutions
- Tax efficiency of investments
- Tax Deferral, Tax Conversion, Tax Gain, Loss Harvesting Strategies

BANKING

- Individual & Business - Advantage and Investment Savings Account
- Flexible Financing Solutions to achieve financial freedom
 - Manulife One for Individuals
 - Manulife One for Business
- Investment Loans, RSP Loans
- Specialized Lending
- Master Card
- GIC



SUNIL HEDA, CPA (US) | Investment Advisor, Heda Investments, Manulife Securities Incorporated
| Life Insurance Advisor, Manulife Securities Insurance Inc.

Cell: (416) 571 – 0369 | sunilheda.com | sunil.heda@manulifesecurities.ca | Bus: (905) 605 – 7400

HEDA
INVESTMENTS

 **Manulife Securities**

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