

Private Wealth Resource Guide (2026)

Simplicity Financial — Expert strategies for affluent families.



PRIVATE AND CONFIDENTIAL
www.simplicityfinancial.ca

Table of Contents

- Tax-Efficient Retirement Planning
- Multi-Generational Wealth Transfer
- ESG/Impact Investing



PRIVATE AND CONFIDENTIAL

Book Your Private Wealth Strategy Session at simplicityfinancial.ca

Tax-Efficient Retirement Planning



Design retirement income layers that minimize tax while sustaining lifestyle.

- Layer income sources: CPP/OAS, RRIF/LIF, non-registered, TFSA, annuities.
- Optimize withdrawal order to manage tax brackets.
- Use pension splitting and spousal RRSPs for tax efficiency.
- Plan for OAS claw back and age-related credits.
- Maintain a cash bucket to protect against market downturns.
- Consider annuities or longevity insurance for stability.

Worksheet:

- Target annual income: _____
- RRIF start age: _____
- TFSA top-up: _____



PRIVATE AND CONFIDENTIAL

Book Your Private Wealth Strategy Session at simplicityfinancial.ca

Multi-Generational Wealth Transfer



Create a values-led plan for inheritance, governance, and philanthropy.

- Update wills, POAs, and beneficiary designations.
- Consider trusts for control and tax planning.
- Establish family governance and mission statements.
- Educate next generation on stewardship.
- Plan philanthropy via donor-advised funds or foundations.
- Model estate taxes and plan liquidity for obligations.

Worksheet:

- Priority heirs: _____
- Trusts needed: (Y/N) _____
- Philanthropy vehicle: _____



PRIVATE AND CONFIDENTIAL

Book Your Private Wealth Strategy Session at simplicityfinancial.ca

ESG/Impact Investing



Align investments with values while targeting risk-adjusted returns.

- Define ESG priorities: Environmental, Social, Governance.
- Create an Investment Policy Statement with ESG screens.
- Select vehicles: ESG ETFs, green bonds, impact funds.
- Measure impact: carbon intensity, social metrics, governance scores.
- Engage in stewardship and proxy voting.
- Avoid greenwashing through due diligence.

Worksheet:

- Top 3 ESG priorities: _____
- Preferred vehicles: _____



PRIVATE AND CONFIDENTIAL

Book Your Private Wealth Strategy Session at simplicityfinancial.ca