**Happy New Year to you and all your loved ones!!**

***As your mail box fills up with information required to organize your 2014 tax records, now might be a good time to start planning to lower your 2014 tax bill.***To help with this, included in this newsletter is some information on RRSP’s as well as TFSA’s.  Both are very useful tools if used correctly can help ease those dollars being sent to the government and keep them in your hardworking hands.  In this issue we will also touch on Paul’s MFDA to IIROC conversion.  This is simply an endeavor Paul has partaken in order to deliver a more comprehensive range of products and services notably individual stocks, bonds and ETF's.

**2014 RRSP Information**

**1. 2014 RRSP Deadline:** Please remember the March 2nd RRSP contribution deadline.  Any contributions made up until this date can be used as a contribution for the 2014 tax season.  This may help ease any taxes owing or even provide you with a refund.

**2. Tax Receipts:**   Please note that most investment companies do send any **2014 tax receipts or tax related statements in the same envelope as your YEAR END STATEMENT.**  Please make sure you remove all contents from the statement envelope before discarding. We ask for your patience and please refrain from asking for tax receipts until mid-March.

**3. Maximum Contribution Limit:** The Contribution limit for the 2014 tax year is 18% of your income to a maximum of **$24,270.** Please check your Notice of Assessment from your 2013 tax return to determine if you can contribute more.

**4. RRSP contribution appointments:** We will be contacting all clients who typically do RRSP contributions during this time of year to make an appointment.  If you do not necessarily make lump sum contributions at this time and have some extra funds you would like to deposit we will be happy to arrange a meeting with you or show you how you can contribute via telephone or internet banking.

**TFSA 2015 Limit**

As most individuals know, a TFSA can be a useful vehicle.  The new contribution amount for 2015 is $5,500.  If you have never opened a TFSA the maximum that can be deposited is now $36,500 per individual.  Any deposits into a TFSA grow tax free and can be withdrawn tax free.  There are some stipulations and we ask if you would like further information to please contact our office.

**IMPORTANT: Your Immediate Response is Required**

We are well into our plans to transition our registration from Manulife Securities Investment Services Inc. (MSISI) to Manulife Securities Incorporated (MSI), as mentioned in my last newsletter.

In order to meet the regulatory requirements of our transition your explicit approval is required.   You will be receiving your consent letters in the mail commencing mid-February. These consent letters are very important and by signing this letter you are consenting to the transition of your accounts with Paul Polyviou from MSISI to MSI.  Please sign and return this letter as soon as possible. If the consent letter is not received back in our office before May 4th, your account cannot be monitored by Paul and Manulife is forced to transfer your accounts to another advisor. **Please take note that nothing changes with respect to your current investments, they stay exactly the same.**

**Paul’s Blog**

Paul’s Blog can be used to acquire very useful information.  We post current events and some information pertaining to such things as CRA tax information, Market conditions, etc.  Make sure you visit our website frequently to see what Paul is blogging about next.  You can click on this link or copy and paste the link into your browser's window.  <http://www.financialguardian.ca/blog> Don’t forget to mark this page as a favorite in your browser for easy access.

Please do not hesitate to contact our office to further discuss this newsletter or any other financial matters we can assist you with.

Lastly, and most importantly, thank you for your continued confidence and trust and I look forward to speaking with you soon.

Warm Regards,

**Paul Polyviou CFP, CLU**

**Certified Financial Planner**

**Financial Guardian  "Investing in Life"** [www.financialguardian.ca](http://www.financialguardian.ca/)

**365 Evans Avenue,  Suite 203, Toronto, ON M8Z 1K2**

**P 416 259 8222 Ext. 243  F 416 259 8202  TF 877 676 6686**

[paul.polyviou@manulifesecurities.ca](mailto:paul.polyviou@manulifesecurities.ca)

<https://www.linkedin.com/in/paulpolyviou>

**Paula Gouveia**

**Executive Assistant  Ext. 230**

[**paula.gouveia@manulifesecurities.ca**](mailto:paula.gouveia@manulifesecurities.ca)

***I'm never too busy to help any of your friends, family members or work colleagues.***

C:\Users\pgouveia\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\ES53JFPM\Manulife_e_rgb_Securities_403x49.jpg

**Manulife Securities Investment Services Inc. Manulife Securities Insurance Inc.**

This message is only to be read by the addressee and is not for public distribution. The sender is not responsible for distribution of this message beyond the addressee intended. All information in this message is confidential to the addressee and should be treated as such.