

## Darcy Steep joins CWT!

CWT is very excited to welcome Darcy Steep as the Director of Business Development (Ontario).

Darcy brings more than 10 years of Business Development experience in the financial services industry and is committed to providing clients with valuable insight, thoughtful service and creative solutions to build long-lasting partnerships.

## CWT Sales Directors

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### Ontario Region (East)

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## Administrative Corner

When completing a [CWT New Account](#) or [TFSA Application Form](#), a Pre-authorized Debit Agreement (PAD) is primarily required when there is no advisor appointed to the account.

Clients with licensed advisors appointed to their accounts also have the option of paying their annual trustee fee through a Mutual Fund Systematic Withdrawal Plan (SWP). Click [here](#) to access the form.

## F-A-Qs about R-R-I-Fs!

Are you taking full advantage of CWT's RRIF account services?

Click [here](#) to get answers for some frequently asked questions that'll make managing RRIFs at CWT even more straightforward and automatic!

## RRIFs take centre-stage in the 2008 Federal Budget.

In the 2008 Federal Budget, it was announced that annuitants had the option to re-contribute up to 25% of their 2008 RRIF minimum payment.

Did your RRIF clients take advantage of this proposal?

CWT's Richard Tebb explains the implications for tax filing if re-contributions were made to RRIF accounts. Click [here](#) to read more.

## "Retirement Planning Strategy" at the top of the list for Advisors!

According to a recent study conducted by Advisors Group, financial advisors see "**Retirement Planning Strategy**" as the largest growth area for their business in the next 3 years.

Do you agree?

Click [here](#) to take a short survey to tell us about RRIF accounts as part of your business. We will share the results of our survey with you in our next newsletter!

## A self-directed plan makes managing retirement as simple as retirement itself!

Your clients expect their retirement to be smooth and hassle-free. So should your expectation for managing their retirement accounts!

With the self-directed platform, advisors can consolidate their clients' assets into one RRIF account and manage it with confidence and peace of mind.

CWT's Erik Begg explains how a Self Directed RRIF helps manage client expectations and revenue streams. Click [here](#) to read on.

## "If you have to retire, you should at least retire 'hassle-free'!"

With a one-stop shop approach for Registered Retirement Income Funds (RRIF), CWT offers a simplified and easy way to manage your clients' RRIF accounts.

"At Cowan Financial Solutions, we know that a major part of our job as Financial Planners is preparing an investor's portfolio to withstand the cash flow requirements of an entire lifetime.

Options like Guaranteed Withdrawal Benefit products can provide excellent, sustainable cash flow, and using CWT's Self Directed RIF allows us to include this as part of a complete portfolio." - Lisa Plater, CFP

Click [here](#) to learn about account features and benefits of a CWT RRIF plan for you and your clients.

THANK YOU for dealing with CWT, we appreciate being your "trust company of choice." We hope this newsletter offers value to your business and we appreciate any feedback.