

Tony Lipiec

Wealth Advisor

A New Way to Wealth

What does wealth mean to you? Your idea of what it means to be wealthy is likely different from everyone else. It may mean owning property, spending more time with family and friends, taking a fun vacation or volunteering in your community. To us, wealth is about opportunity, possibility, and results. No matter how you define wealth, our goal is to bring more of it into your life.

About Tony

Tony operated a family business for 15 years, overseeing all aspects of the business, through both good economic times and bad. Throughout this time, Tony attended Brock University, earning his BA in Economics and Business Administrative studies.

After spending seven years working in the financial industry in Toronto, Tony returned to the Niagara area to raise his family and begin a practice as a Wealth Advisor: eventually joining Credential Securities® at an affiliated credit union.

Tony specializes in helping families plan for the future. He embodies a conservative investment strategy. Having observed investment trends over several years, Tony believes a sound conservative strategy brings the best long-term results while minimizing risk. He wants his clients to start early and move progressively toward solid, focused investment goals.

In the Community

Tony has recently been named as the incoming President of Kiwanis Club of St. Catharines. He is involved with the United Way. In his spare time, Tony has participated in various fundraising activities such as the Ride to Conquer Cancer. He was also heavily involved in Rotary, in which he received the Paul Harris Fellow Service Award.

Personalized Service

To begin, Tony will sit down with you and your family to establish a series of goals and objectives. Based on your unique financial profile, he will create a personalized portfolio to help you achieve those goals. Tony will then implement and monitor the plan and make changes accordingly. Whether it be preparing for children's post secondary education, tax or estate planning, or building funds for retirement; your plan will be designed to meet your needs without subjecting you to undue risk.



Credential[®]
Securities

What are your investment goals?

Retirement Planning

If saving for retirement is a primary focus, a solid investment plan can make the difference between a comfortable retirement and one that is inadequately financed. Drawing on Credential Securities extensive resources, Tony will help his clients establish the most from an RRSP or RRIF.

Tax Free Savings Account

The Tax Free Savings Account (TFSA) is a new way to save. TFSAs are very flexible with lots of great benefits; your investments grow tax free, you don't pay taxes when you withdraw the money & you can withdraw the money any time, for any reason in any amount.

RESP

In our ever-changing world, a post-secondary education is your child's best defense against an uncertain future. While an education is an invaluable personal asset, it is expensive to acquire. An RESP will give you the comfort of knowing your child's academic future is financially secure.

Unexpected Windfalls

Whether you take an early retirement or are displaced by corporate restructuring, you have a lot of important decisions to make. Tony can help you take the guesswork out of your transition planning.

Foundation & Cash Management

If you, your company or your organization manages a large sum of money over a short or long period of time, Tony can devise a strategy to help you maximize the return on that money. Using government bonds, treasury bills and other financial products, you may enjoy a return on your money higher than normally offered by traditional sources.

For a complimentary review of your financial goals, current investment portfolio or a second opinion, call:

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