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**You and your family**
- Your personal relationships
- Cash flow planning
- Saving for large purchases
- Children's education

**Lifestyle protection***
- Longevity Solutions
  - Critical illness insurance
- Life insurance
- Disability Insurance
- Survivor income
- Managing your investments
  - Powers of Attorney
  - Tax planning
  - Creditor protection
  - Company pension options

**Wealth protection***
- Estate planning
- Wills and Trusts
- Charitable giving
- Buying or selling a business
- Family wealth conversations
- Vacation property succession

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The Kluge Wealth Advisory Group
TD Wealth Private Investment Advice
TD Canada Trust Tower
Suite 900, 421 7th Ave SW
Calgary, AB T2P 4K9
klugeadvisorygroup.com