

# Monthly Newsletter



November 2022

## Brought to you by the VSI Wealth Management Group

“Freedom of Choice – To Create The Life You Envision”

### In this Edition:

1. Podcast - Always Darkest Before Dawn – Perspectives Beyond the Volatility
2. What the One Percent Are Teaching Children About Money
3. A Legacy Toolkit: How to build Lasting Wealth Across Generations



## [TDAM Talks Podcast with Michael Craig - Always Darkest Before the Dawn - Perspectives Beyond the Volatility](#)

Looking ahead to brighter days beyond the current volatility may be challenging, but a positive shift could be on the horizon for 2023 and beyond. On a new TDAM Talks podcast, Ingrid Macintosh, VP, TD Wealth and Head of Sales Enablement, Content Marketing & Communications, Data Analytics & Digital Strategy, TD Asset Management Inc. (TDAM), welcomes special guest Michael Craig, Managing Director and Head of Asset Allocation, TDAM, to discuss current and future opportunities and reasons for market optimism.

[Click here to listen](#)

## What the One Percent Are Teaching Children About Money



**Having a significant amount of wealth doesn't mean that you have nothing to worry about when it comes to money. Consider that the longevity of that wealth may be at risk.**

It isn't uncommon to hear stories of the self-made wealth of one generation being quickly lost by successive generations. As the saying goes, "from shirtsleeves to shirtsleeves in three generations."

But many wealthy families are now focusing on teaching their children how to manage money so that it can remain for generations to follow. Teaching kids sound financial values gives them the opportunity to be financially successful when they become adults. Starting at a very early age can help develop the right habits to last a lifetime. And, this doesn't just apply to the ultra-wealthy — many of these lessons can help any family learn to become more wealthy.

Here are five steps that can start the process:<sup>1</sup>

[Click here to view](#)

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## A Legacy Toolkit: How to Build Lasting Wealth Across Generations



Leaving a lasting legacy for your family can involve careful planning and a team of professionals. Here are five questions that can help get you started

[Read Now](#)

At the VSI Wealth Management Group, we act as the personal CFO to a select group of successful business owners and professionals who among other things, strive for both a work optional lifestyle and ensuring their family legacy. We have developed and refined a process called our VSI Wealth Plan that identifies our client's unique needs and provides a clear path to help them achieve their goals. We help empower our clients to have freedom of choice and to live the life that they envision.

#### Our VSI Wealth Planning process helps to:

- Define your **V**ision so that you can have full confidence that we understand your unique circumstances.
- Create the **S**trategies so that you will have a full understanding of what we will do with your wealth.
- **I**mplement the Solutions over time as your life unfolds and your needs evolve so that you can have the freedom of choice to create the life that you envision.

#### VSI Wealth Management Group

TD Wealth Private Investment Advice  
10th Floor - 700 West Georgia Street  
Vancouver, BC V7Y 1A2  
Tel: 604-482-8414  
vsiwealthmanagementgroup@td.com  
vsiwealthmanagementgroup.com



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