

January 2026 Financial Planning Email Update

Happy New Year!



I wish you and your entire family a Happy, Health and Prosperous New Year!

Canada Revenue Agency (CRA) has announced that Monday, March 2, 2026 will be the deadline to make your 2025 RRSP contribution. Your RRSP limit is found on the Notice of Assessment sent by the CRA in the spring of 2025. Please note that any transfers or loans for RRSP contributions must be completed at least one week prior to the above deadline. Please note that the 2026 Tax Free Savings Account (TFSA) additional limit is \$7,000 per Canadian resident age 18 or older. The new TFSA lifetime maximum is now \$109,000 which has been accumulating since 2009.

Last year was not without market volatility. The tariff shock known as Liberation Day on April 2nd, 2025 triggered the largest two-day market decline since the pandemic in 2020. Easing tariff tensions and renewed trade talks as well as increased optimism in AI innovation, interest rate cuts, government fiscal stimulus, and price improvements in precious metals led to overall positive market performance in 2025.

2026 is forecasted to be another positive year in the United States based on expected Federal Reserve interest rate cuts, continuation of the AI boom, and major U.S. tax cuts and infrastructure spending under the 'One Big Beautiful Act'.

Canadian Equities are expected to outperform the U.S. investment markets based on strong commodity prices in gold and energy and Bank of Canada rate cuts, which will

greatly improve the financial sector, as well as housing and infrastructure focused government spending.

There are going to continue to be concerns in the world such as the Russia-Ukraine War, inflation and recession risks, the US-China trade rivalry, government debt sustainability, and high valuation levels. These issues, as well as new concerns not yet known, could trigger a market correction at any time. That is why the term 'the market climbs a wall of worry' was coined. That being said, having a highly recommended, professionally managed, well diversified portfolio and a long-term investment focus will produce an above average rate of return over time.

As we enter a new year many of us establish new goals for the upcoming year. To avoid the new year's resolution that is quickly forgotten it is recommended that all goals be written down as a positive affirmation, are specific, have a timeline and are reviewed often to establish the greatest likelihood of achievement. Below I have summarized a guide to both personal and business/work goal setting. A comprehensive personal goal setting exercise can also be found on our website www.ghafinancial.com within the process tab which we recommend being completed annually.

Here's a concise guide to **personal goal setting for the New Year**

1) Reflect Before You Set Goals

Start with a quick review:

- **Wins:** What worked well last year?
- **Lessons:** What held you back?
- **Values:** What matters most to you now?

This reflection ensures your goals align with your priorities, not just trends.

2) Limit to 3–5 Big Goals

Too many goals dilute focus. Choose **3–5 meaningful areas** (e.g., health, relationships, finances, learning). Ask: *"If I achieved only these, would I feel proud?"*

3) Make Them SMART

Goals should be:

- **Specific:** "Run a 10K" vs. "Get fit."
- **Measurable:** Track progress (distance, savings, hours).

- **Achievable:** Stretch, but realistic.
 - **Relevant:** Tied to your values.
 - **Time-bound:** Set deadlines (e.g., by June).
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4) Break Down into Micro-Steps

Big goals fail without small wins. Example:

- Goal: Save \$5,000.
 - Micro-step: Automate \$100/week into savings.
Small, consistent actions compound over time.
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5) Use Habit Stacking

Attach new habits to existing routines:

- After brushing teeth → 2 minutes of gratitude journaling.
 - After morning coffee → 10 push-ups.
This makes change frictionless.
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6) Focus on Systems, Not Just Outcomes

Instead of “Lose 15 lbs,” build a **system**:

- Meal prep Sundays.
 - 3 workouts/week.
 - Sleep by 11 PM.
Systems create sustainable progress.
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7) Visualize Success

Picture your future self living the goal. Visualization boosts motivation and primes your brain for action. Use vision boards or digital mood boards for inspiration.

8) Schedule Check-Ins

Set **monthly reviews**:

- Score progress (0–10).
 - Identify blockers.
 - Adjust plan.
Frequent feedback keeps momentum alive.
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9) Add Accountability

Share goals with a friend or join a group. Public commitment increases follow-through. Even a simple text update works wonders.

10) Celebrate Milestones

Reward yourself for progress:

- Hit 50% savings → Treat to a nice dinner.
 - Complete 10 workouts → Buy new gear.
Celebration reinforces positive behavior.
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11) Prepare for Setbacks

Life happens. Plan for obstacles:

- Miss a workout? Resume next day.
 - Overspend? Adjust next week.
Resilience beats perfection.
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12) Keep It Visible

Write goals down and place them where you'll see them daily—desk, phone wallpaper, or planner. Visibility = consistency.

Quick Template:

- **Top 3 Goals:**
1. _____ 2) _____ 3) _____

- **Why They Matter:** _____
 - **First Micro-Step:** _____
 - **Check-In Date:** _____
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Here are the **best, practical ideas for New Year goal setting for business/work**—clear, actionable, and easy to stick with.

1) Choose 3 Outcomes, Not 20 Tasks

Pick **three high-impact outcomes** for the year (e.g., “Grow recurring revenue,” “Delight top clients,” “Build team capabilities”). Outcomes keep you focused; tasks are just means to the end.

2) Use OKRs for Clarity

Write each outcome as an **Objective** with 2–3 **Key Results**:

- **Objective:** Strengthen client retention.
- **Key Results:** 1) Retention $\geq 95\%$, 2) 30 proactive reviews/quarter, 3) NPS ≥ 60 .

3) Make Goals SMARTER

Refine Key Results to be **Specific, Measurable, Achievable, Relevant, Time-bound, Evaluated, and Readjusted**. This ensures you can track and adapt.

4) Pick Leading Indicators

Don’t rely only on lagging results (e.g., revenue). Add **leading indicators** you control (e.g., meetings booked, client touches, proposals sent). They drive momentum.

5) Set Quarterly Themes

Break the year into four **themes** (Q1: Pipeline; Q2: Retention; Q3: Service Upgrades; Q4: Efficiency). Themes concentrate effort and reduce context switching.

6) Build Habit Stacks

Attach small daily/weekly habits to existing routines (e.g., after Monday stand-up → log top 5 priorities; after each client call → record one follow-up next step). **Tiny, consistent habits beat bursts.**

7) Create a Minimum Viable Plan (MVP)

Draft a **one-page plan** per goal: Objective, Key Results, constraints, top risks, first 3 actions, owner(s), check-in cadence. Keep it scrappy so you actually use it.

8) Time-block Essentials

Put **non-negotiable blocks** on your calendar (prospecting hour, client review blocks, deep work). Treat them like meetings with yourself—no casual reschedules.

9) Weekly Review + Reset

Every week:

- **Score** each Key Result (0–1.0),
 - **Note wins/learns**,
 - **Choose next 3 actions**.
- Short feedback loops keep goals alive and aligned.

10) Add a “Kill List”

List **projects/meetings/processes** to stop. Freeing time is the fastest path to hitting goals. If it doesn’t support your quarterly theme, consider cutting it.

11) Accountability Protocols

Use **public dashboards**, buddy check-ins, or team huddles (10 minutes, weekly). Accountability beats motivation—make progress visible.

12) Run Pre-mortems

Before starting, ask: “**If this failed in six months, why?**” Identify risks early; add mitigations to your MVP plan (e.g., backup outreach channel, second data source).

13) Automate Metrics

Set up simple **tracking** (CRM fields, spreadsheet, or dashboard) for your leading indicators. If measurement is hard, the system won’t last.

14) Celebrate Milestones

Define **milestone rewards** (e.g., after 50 new customers added). Recognition sustains effort across the year.

Fast Start Template

- **Top 3 Objectives:**

1. _____ 2) _____ 3) _____
- **Key Results:** (2–3 per objective)
- **Quarterly Themes:** Q1 ____ / Q2 ____ / Q3 ____ / Q4 ____
- **Weekly Cadence:** Scorecards, actions, accountability
- **Kill List:** Stop doing _____
- **Next 3 Actions (this week):** 1) ____ 2) ____ 3) ____

Amanda and I are both qualified CERTIFIED FINANCIAL PLANNER® professionals at your service to assist in all areas of comprehensive financial planning including financial goal discovery, cash flow/budget analysis, retirement income planning, tax savings, estate planning, insurance needs analysis, investment planning, education saving planning, special purpose or major purchase planning. I wish to thank you for your continued confidence and for the opportunity to serve you in all aspects of Financial Planning. As always, I will continue to keep in touch with you but if you have any questions or concerns, that you would like to discuss or review, please do not hesitate to contact either Amanda or I by email or by calling the office at 519-894-2661 or toll-free at 1-800-716-5538.

Have a great day!

Respectfully Yours,

Gary



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