HEDA INVESTMENTS

Manulife Wealth

"Proactive, Personalized and Professional Wealth Management Services"

- PORFOLIO MANAGEMENT SERVICES
- RETIREMENT PLANNING
- RISK & INSURANCE MANAGEMENT
- BANKING SOLUTIONS

SUNIL HEDA, CPA (US), CIM®

Investment Advisor & Associate Portfolio Manager

Heda Investments. Manulife Wealth Inc.

Life Insurance Advisor

Manulife Wealth Insurance Services Inc.

OUR VISION

- Bring together the best of resources, solutions, tax strategies and deliver Wealth Management Services in a 'proactive, personalized, and professional manner'.
- Follow a structured and disciplined approach to Investment Management and Insurance Planning, and weave strategic Tax, Estate & Retirement planning strategies in the design and customization of solutions for our clients
- Strive for excellence in service throughout the life of our association with our clients.

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Scan the QR to Book a meeting

Overview of Services

1 . PORFOLIO MANAGEMENT SERVICES

- Discretionary Portfolio Management
- Investment Avenues:
  - Equities and Stocks
  - Preferred Shares, Bonds
  - Exchange Traded Funds (ETFs)
  - New Issues, Real Estate Income Trust (REIT), Alternatives
  - Mutual Funds, including Corporate Class Funds
  - GICs, Money Market Funds, Principal Protected and Non Principal Protected Structured Notes
  - RRSP/ TFSA / RESP / LIRA /Non-Registered/ RRIF /RDSP/IPP
  - Global Coverage - Canada, US, International
- Goal Setting, Investment Selection, Asset allocation & Ongoing Monitoring and Rebalancing services.

2 . RETIREMENT PLANNING

- Retirement Income
- Goal Setting, Projection and Analysis
- Pension Analysis, CPP and OAS Analysis
- Severance Pay
- Intergenerational transfers, Estate Planning
- Gifting to Children, Trusts Solutions
- Tax efficiency of investments
- Tax Deferral, Tax Conversion, Tax Gain, Loss Harvesting Strategies

Overview of Services

3 . RISK & INSURANCE MANAGEMENT

- Insurance Solutions for Individuals or Corporation
- Life Insurance – Whole Life, Term Life, Universal & Participating Insurance Policies
- Critical Illness Insurance
- Disability Insurance
- Travel Insurance
- Health and Dental Insurance Plans
- Guarantee Based Segregated Funds
- Lifetime Income Solutions
- Annuities
- Group Insurance Plans
- Income protection, Asset protection, Family protection, Estate protection

4 . BANKING SOLUTIONS

- High Interest Account - Individual & Business
- Money Market Funds in Investment Saving Account
- GICs
- Flexible Financing Solutions to achieve financial freedom
- Debt Management Solutions
- Investment Loans, RSP Loans *
- Specialized Lending

*Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines

WHY CHOOSE US

Read More

Testimonials

Comprehensive Services: One-stop-shop for investments, Insurance, Banking and Retirement Planning services

Discretionary Portfolio Management Services: As Portfolio Managers, we have responsibility to acts with a higher standard of care, honesty and good faith, making investment decisions that are independent, free of bias and always in our client's best interest.

Personalized Approach: Tailored financial solutions crafted for your unique situation and goals.

Trust and Reliability: Building long term enduring relationship though consistent sound advise and follow through of commitments.

Leverage Technology: to enhance overall efficiency, customer service, client experience, protect data, analyze scenarios for informed investment decision.

Transparency: Clear communication about fees, cost, potential conflicts of interest, and the rationale behind recommendations.

Education and Sharing: Empowering clients with financial knowledge through active information sharing and workshops.

Experience and Expertise: Benefit from over 10 years of direct Investment Management experience and enhanced expertise through highest level of education in the investment industry. Also, supported by Dealer's team of seasoned professionals with varied experience in Investment Management, Capital Markets, Estate and Tax Planning.

Community Involvement: Active involvement and participation in the local community groups as responsible member of community.