Introduction

On November 12, 2026, our *Hydro Pensioners Association of Ontario · Toronto District* held our twelfth Zoom talk of the year. Our guest speakers from Meridian Aviso Wealth were:

- Doug Carroll, Tax & Estate Specialist
- Aleks Janjic, Senior Financial Planner
- Matt Pietrangelo, Financial Planner
- Adam Riggin, Regional Vice President – Private Wealth

Doug presented about *Non-Registered Investing: Building Wealth Beyond RRSPs*. The presentation agenda was:

1. Tax-registered accounts.
2. Four pillars of tax planning.
3. In tax matters, form matters.
4. Tax rates and brackets.
5. Canadian dividend preference.
6. Capital gains and losses
7. Systematic Withdrawal Plans.
8. Interest equivalency.
9. Foreign withholding tax.
10. Borrowing to invest.
11. Fee deductibility.
12. Donating securities in-kind.

The presentation included a Q&A session.

Resources Available & Contact Information

1. A recording of the presentation is posted at our YouTube channel *HydroPensionersToronto*, or click the link: https://youtu.be/sEs2h4RNvDw?si=Stp6SSIUdsPf9I8t.
2. This Quick Summary, is also at our *Event Info* > *Zoom Follow Ups 2026* page
3. Canadian Dividends Provide Investors Tax-Efficiency brochure.
4. Capital Gains Taxation: Deferred, Preferred, and More brochure.
5. Four Pillars of Investment Tax Planning brochure.
6. SWPs: Systematic Tax Plans brochure.

7. Contact Information
   Matt Pietrangelo, Financial Planner
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   437-214-2481

   Aleks Janjic, Senior Financial Planner
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   437-388-8061

Thank You Message from our Guest Presenters

On behalf of Meridian Wealth and Doug Carroll, our guest speaker from Aviso Wealth, thank you for having us join you for the session. We appreciated the opportunity to connect with the Hydro Pensioners Association of Ontario Toronto District, and we hope you found the discussion on non-registered investing both informative and impactful.

For your reference, we have also attached the materials that were referenced during the webinar.

If you have any follow-up questions or would like to continue the conversation, please feel free to reach out to:

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437-214-2481

Aleks Janjic, Senior Financial Planner
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You are also always welcome to connect with your local Meridian branch, where our team would be happy to assist you.

Thank you again for the opportunity to spend some time with you. We hope you enjoyed the session and look forward to connecting again in the future.

Warm regards,

Adam Riggin, Regional Vice President – Private Wealth
Meridian Wealth
Book time to meet with me.

Acknowledgements

Producing this event was again very much a Team Effort. Thanks to:

- Nazma Premji for initiating the idea for this event, arranging our speaker, and tabulating the registrations.
- Our Guest Speakers: Doug, Matt, Aleks, and Adam.