



Profession: Architect

Your financial path
towards success



Private Management

Architects' private management

fdp, your private management firm

Plan and decide with complete confidence

Choosing fdp private management means combining your determination with ours to achieve what really matters to you.

It also means getting **honest and independant advice** with confidence because we know and understand your **unique reality**.

Together, we ensure your right to intelligent management of your financial wealth

A shareholder since 1986, the **Association des architectes en pratique privée du Québec** has chosen **fdp private management** to support architects in each of their financial decisions, regardless of their professional or personal life stage.



The path to your financial success

Embarking on the profession of architect is an important decision, propelling you into an exciting career at the heart of your community.

The professional choices you make and how your personal situation evolves have an impact on your financial plan and **each decision is key in achieving your goals**.

This guide has been designed to give you an overview of the decisions and advice that you can discuss with your fdp advisor, from the time you start your Bachelor of Science in Architecture until you retire.

Student

Starting
your career

Professional
life

Pre-retirement
and retirement

Student

Important decisions

- ◆ Should I do a technical program to specialize or directly start my Master's degree?
- ◆ When and how should I repay my debts?

How fdp can help you

Advice tailored to your profession

- ◆ Help you understand the human and financial dimensions of your **future career path**.
- ◆ Support you in making a **budget** and guide you on choices that are sometimes more difficult to make.
- ◆ Offer you relevant **activities** and **events** on the realities of your profession.

Responsible investment

Just like you, by integrating environmental, social and governance (ESG) factors into all of our business practices, we are investing in the future of our communities and contributing to the prosperity of future generations.

Signatory of:



Starting your career

Important decisions

- ◆ Should I start my own practice or work as a salaried employee?
- ◆ Should I form a partnership? If so, in what legal form?
- ◆ When should I start saving for my retirement?
- ◆ Should I rent an apartment or become a home owner?
- ◆ Is my professional protection coverage sufficient?

How fdp can help you

Advice tailored to your profession

- ◆ Start your **financial plan** in order to determine your financial capacity and your needs.
- ◆ Strategically integrate **paying off your student debt** into your budget.
- ◆ Discuss the implications of your career decisions, including the costs and ramifications of **starting your architecture practice**.
- ◆ Understand the types of **protection** needed to properly plan the next steps in your career and personal life.
- ◆ Carefully plan the **tax** aspects of your career choices, including whether **incorporation** is right for you, and other aspects affecting the **structure of your business**.

Our advisors have chosen to specialize in your profession to offer you tailor-made recommendations.



Saving early will make all the difference to your financial future!



Kate Young

\$2,500 per year
From 24 y.o. to 36 y.o.

\$256,765

\$30,000



John Tardy

\$2,500 per year
From 37 y.o. to 65 y.o.

\$195,145

\$72,500



Earl Lee

\$2,500 per year
From 24 y.o. to 65 y.o.

\$466,269

\$102,500

RRSP contribution

End of plan value

*Return rate of 6%

Source: manuel Centre québécois de formation en fiscalité (CQFF)

Discover our teams

Our experts

Our complementary services



Professional life

Important decisions

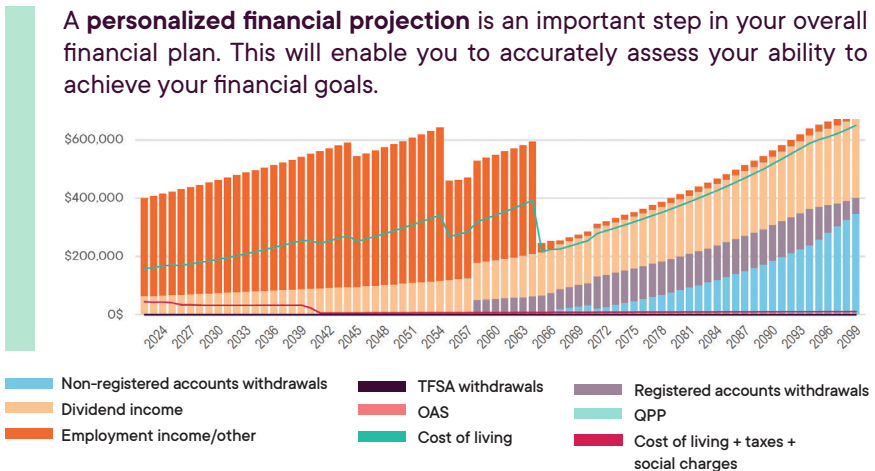
- ◆ Should I move from employee to partner?
- ◆ Should I pay myself a salary or a dividend?
- ◆ Are my family and I well protected in case of the unexpected?
- ◆ How should I plan my parental leave?
- ◆ How should I plan my retirement?

How fdp can help you

Advice tailored to your profession

- ◆ **Optimize your savings** (TFSA, FHSA, RRSP, RESP, other) according to your different life and career plans.
- ◆ Develop a tax-efficient **investment structure** and maximize registered plans.
- ◆ Make sure you have a good plan in place to **protect your family** and your financial situation.
- ◆ Solidify your **comprehensive financial plan** and your retirement projections.
- ◆ Collaborate to support you in your **business activities**.

A **personalized financial projection** is an important step in your overall financial plan. This will enable you to accurately assess your ability to achieve your financial goals.



Pre-retirement and retirement

Important decisions

- ◆ When can I retire?
- ◆ Will I have enough assets to live comfortably?
- ◆ When and how should I sell my assets (practice, office, residence)?
- ◆ Is my estate well planned?
- ◆ How can I provide financial support for my children and grandchildren during my lifetime?
- ◆ How to plan for the succession of my business?

How fdp can help you

Advice tailored to your profession

- ◆ Update your **financial plan** with key information and events related to your retirement and your assets.
- ◆ Carefully prepare the **sale of your practice** and study the tax impacts.
- ◆ Collaborate on leads around the **succession** of your business.
- ◆ Optimize your **decumulation** for retirement with a tax specialist.
- ◆ Help with preparing your **will** and your **mandate** to ensure that they reflect your wishes and your present and future situation.
- ◆ Organize your **estate plan** with our specialists.
- ◆ Analyze the need for and set up a **testamentary trust**.

You're at home at fdp!

Discover your exclusive offer:



Present for you everywhere in Quebec

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