

MEET DENNIS RUBENIUK

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EVEN AS A CHILD, I'VE ALWAYS BEEN INTERESTED IN MONEY. I REMEMBER DREAMING OF BEING RICH, AND THE FREEDOMS IT WOULD ALLOW AND THE LIFE I WOULD BE ABLE TO LIVE. THIS DEVELOPED INTO AN INTEREST IN INVESTING AND THE STOCK MARKET IN HIGH SCHOOL, WHICH IN TURN LED ME DOWN MY CURRENT CAREER PATH.

Most of my professional career has been spent in the financial services industry, including the past 15 years as a Financial Advisor/Financial Planner. During this time, I have developed extensive experience in providing advice on a variety of topics, including retirement planning, and became knowledgeable about investments from a wide range of providers. I also obtained my Certified Financial Planner designation, as well as becoming certified as a Responsible Investment Specialist.

Over the years, I have prided myself on educating and advising people on how to make their money work harder and more efficiently for them. I have focused on doing what makes the most sense for people and their unique circumstances, and made sure they understood the reasoning and pros/cons behind advice I provided. I have provided valuable advice on areas from deciding between investing in an RRSP or a TFSA, to deciding what to do with a pension package, and when to start receiving CPP or OAS benefits.

One specific area I grew to enjoy and developed a specialty in is Retirement Planning and Preparation. I am able to add the most value for people who are anywhere from a few months to a few years away from retiring, with more time until retirement allowing more of an opportunity to implement recommendations and strategies that can improve people's retirement finances. This includes developing a Retirement Income Strategy and completing in-depth projections utilizing realistic assumption to achieve individualized goals.

This helps to take all the pieces of someone's retirement puzzle (retirement savings, work pensions, and CPP/OAS) and put them together to come up with a simple number of what they might have for monthly income in retirement (which is both 'after-tax' and adjusted for inflation). I couple these projections with customized strategies to minimize taxes while drawing on retirement savings and maximizing government benefits with the goal of building a tax-efficient and inflation-adjusted income that will last as long as people plan to live for.

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I chose to join Endeavour Wealth Management because I felt our values aligned perfectly in providing a client-first experience. With the support of my team, we deliver incomparable value for our clients including:

- a personalized experience for each client, with advice tailored to each individual situation and
- comfort level, designed specifically to accomplish their goals
- support from a team of specialists, which can further enhance the advice and service I provide
- an open architecture investment platform with a diverse range of investment options

I am very excited about this new chapter in my career, and look forward to continuing to help more people understand and grow their money, and to prepare to retire with a strong financial foundation.

When I'm not busy helping clients manage their investment and prepare for (or enjoy) retirement, most of my free time is spent taking care of my two girls (Claire and Jillian), and spending time with my wife, Susan. I'm also a sports fan, and love playing golf and hockey, as well as watching CFL, NFL, and NHL. As well, I enjoy listening to a wide range of music, and also love playing video games or working out when I can find the time to do so.

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