The Di Rocco Keenan Wealth Advisory Group

JANUARY 2026

Happy New Year!

As we look ahead, a little upfront organization can make the whole year feel easier – and keep your finances humming in the background. In today's tech driven world, there are lots of ways to stay organized. We did a quick poll of our team, and despite technology advances (Siri, organizational apps etc.), most of our team prefers good old-fashioned pen and paper lists. A few of us commented on the satisfaction of crossing off an item with a real pen! Artificial Intelligence is here to stay, and it is safe to say, so are pens! On the AI front, BMO Private Wealth has now incorporated Microsoft co-pilot. You might notice us asking permission to transcribe our MS Teams calls. This allows us to properly detail our meetings and efficiently document next steps. To learn more, click here.

Let's get a head start on getting organized for 2026. Here are 5 simple tips.

1. **Go paperless (and turn on alerts) in Gateway:** If you haven't already, enroll your accounts in eDocuments and switch on email alerts so you're notified the moment statements, trade confirmations, and tax slips are ready. In Gateway, go to Account Settings → eServices → Document Preferences, choose "Go Paperless & Receive Alerts", then Save changes.

2. **Save time with the Online Banking → Gateway "quick hop".** When you sign into BMO Online Banking, you can click your BMO Nesbitt Burns account to jump straight into Gateway—no extra sign-in needed after the first time. It's an easy way to keep personal banking and wealth accounts organized in one place.

3. **Know where key documents live.** Within Gateway, you'll find your Statements, eConfirmations, and Tax Documents under eDocuments—organized by account and ready to download whenever you need them. Turning on email alerts (tip #1) means you won't have to hunt for files in your inbox. This will allow you to be extra prepared for tax time!

4. **Put 2026 milestone dates on your calendar.** Mark the big ones now—like the RRSP contribution deadline for the 2025 tax year on March 1, 2026—**and any family-specific dates (RESP top-ups, quarterly tax installments, insurance renewals).** When tax slips are posted in Gateway, you'll get an email alert so nothing gets missed.

5. **Keep our "Wealth Facts & Figures" card handy:** The attached two-page reference puts the year's contribution limits, tax brackets, pension amounts, and other rules at your fingertips—perfect for quick checks before you contribute or withdraw. Quick win: Save the digital version on your phone and desktop so you can confirm limits (RRSP, TFSA, RESP), RRIF factors, and withholding rates in seconds.

Lianne and Jamie

Reminders: 2025 RRSP & 2026 TFSA Contributions

The TFSA contribution limit for 2026 is $7,000. Please let us know if you need any assistance is making your contribution for 2026!

March 2, 2026, is the deadline for contributing to your RRSP for the 2025 tax year. Please get in touch with us for any assistance with making/confirming your contributions.

Important Security Update: CAPTCHA challenge requirement

Going forward, when you join a MS Teams meeting with us using your desktop, the web or mobile app, you will be prompted to complete a **verification step** before you are admitted to the meeting. When you select the link to join a Teams meeting, you will be prompted to complete a **CAPTCHA challenge**. It is a simple challenge designed to confirm that you are human. You'll be asked to enter the characters shown in an image, or alternatively, you can listen to a short audio clip and enter what you hear. BMO is making this change to enhance security and help protect the privacy of our conversations.

Client review meetings are advisors' chance to stand out in the age of AI: featuring Lianne Di Rocco!

Check out this article in the Investment Executive which discusses the importance of building relationships with clients in the age of AI. https://www.investmentexecutive.com/uncategorized/client-review-meetings-are-advisors-chance-to-stand-out-in-the-age-of-ai/

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