

## Our Services 服務項目

New Immigrants Consulting Service  
§新移民諮詢及安家服務

Tax & Estate Planning Services  
§加國稅務及遺產規劃服務

Insurance Planning Services  
§各類人壽、健康、牙醫、重大疾病  
及商業保險規劃服務

Investment Planning Services  
Mutual Funds distributed by  
**Portfolio Strategies Corporation**  
§各類最高評級投資基金服務

RESP, RRSP, TFSA  
§註冊教育基金，退休儲蓄計劃，  
免稅戶口投資服務

Corporate Assets Transfer Strategies  
§公司資產轉移計劃

Corporate Business Succession Plan  
§公司業務繼承計劃



## Our company

*Jeremiah Financial Group was established by Mr. Jeremy Wong in year 2000. Jeremy got his first Investment Licence in year 1988; he got his C.F.P. Certified Financial Planner designation in year 2002 and C.S.A. Certified Senior Advisor designation in year 2006. The C.S.A. was renamed to C.P.C.A. Certified Professional Consultant on Aging in year 2012.*

*Jeremy has been working very closely with other Professionals such as Accountant, Lawyer, Bank Manager, Loan & Mortgage Manager etc. trying to provide all his clients with one-stop Financial Services and the best Financial Service that his clients can get in the market.*

***Why do we need Financial Planning:***  
*Because we all face 3 problems in life:*

- 1. Live too long***  
*Make sure you have sufficient Retirement Fund*
- 2. Die too soon***  
*Make sure your family is well taken care of financially*
- 3. Become disabled***  
*Make sure all your expenses are covered sufficiently in case you become disabled*



Jeremiah Financial Group  
聚利保險理財集團

*Comprehensive Financial  
Planning Services*  
**全面性  
理財稅務投資服務**

Telephone:  
中英文查詢熱線  
604-788-1228

Email 電郵:

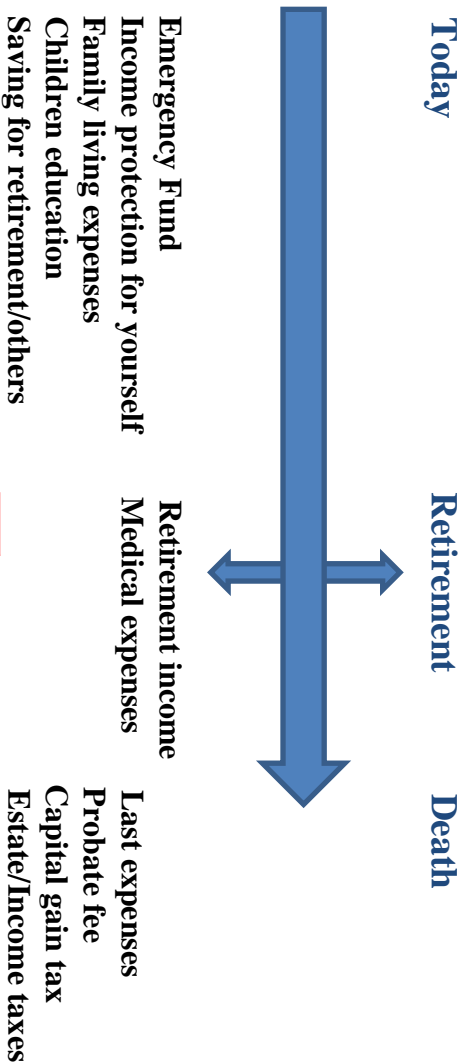
[service@jeremiahfinancial.com](mailto:service@jeremiahfinancial.com)

Website 網址:

[www.jeremiahfinancial.com](http://www.jeremiahfinancial.com)

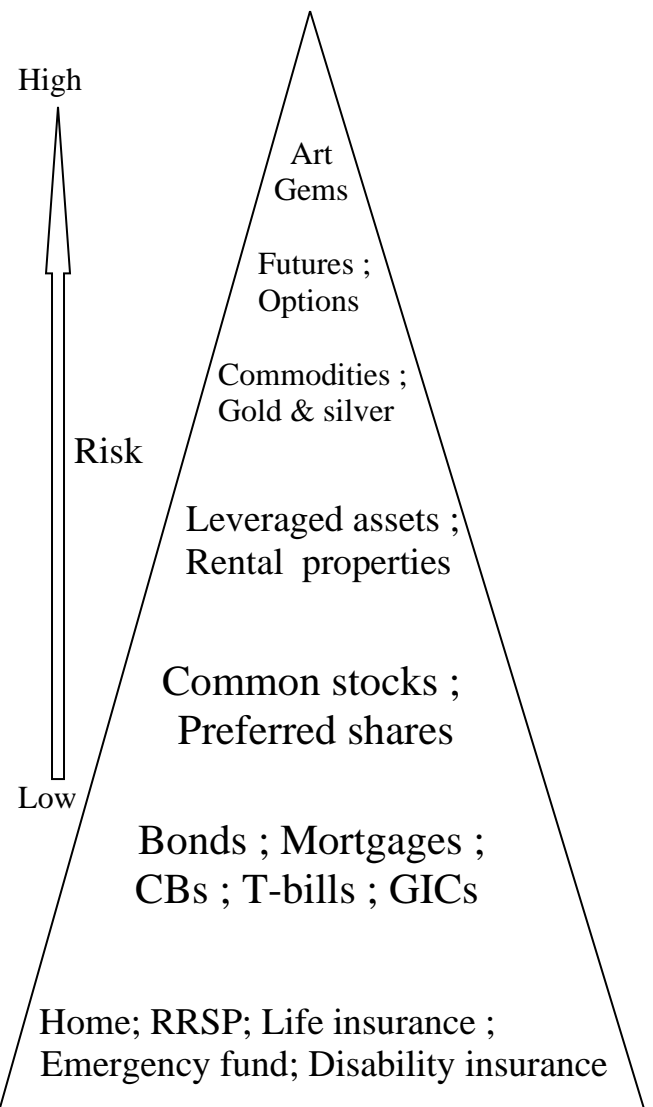


# Financial Planning: Protection; Accumulation; Distribution!



## The Priority Pyramid

To build a solid financial plan,  
You need a good foundation.  
Here's a version of the priority  
pyramid – use it as a guideline  
for personal investing.



### BC省和聯邦個人最高稅率表

### Federal and Provincial Marginal Tax Rates for BC

2019

稅前總收入 Taxable Income	\$12,200 至 \$40,707	\$40,708 至 \$47,630	\$47,631 至 \$81,416	\$81,417 至 \$93,476	\$93,477 至 \$95,259	\$95,260 至 \$113,506	\$113,507 至 \$147,667	超過 \$210,371
薪金 Salary	20.06%	22.7%	28.2%	31.0%	32.79%	38.29%	40.7%	49.8%
利息 Interest	20.06%	22.7%	28.2%	31.0%	32.79%	38.29%	40.7%	49.8%
紅利(特惠) Elig. Div.	0.0%	0.0%	1.63%	5.49%	7.96%	15.55%	18.88%	31.44%
紅利(普通) Reg. Div.	10.4%	13.47%	19.80%	23.02%	25.07%	31.4%	34.17%	44.64%
資本增值 Capital Gains	10.03%	11.35%	14.10%	15.5%	16.4%	19.15%	20.35%	24.90%

Insurance benefit 保險金 = Tax Free 免稅