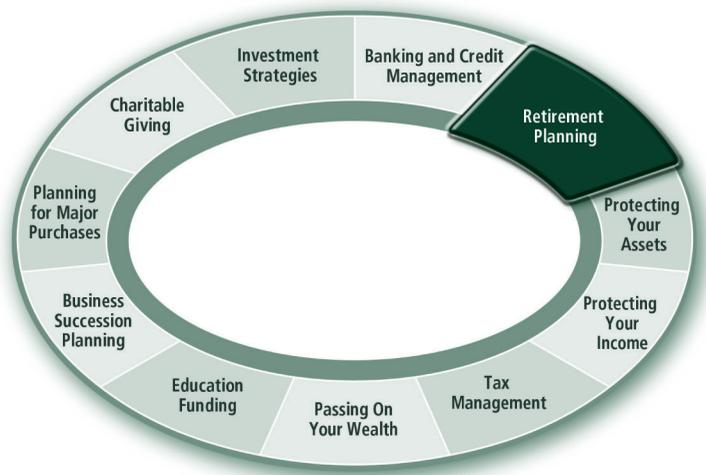


Your wealth considerations

Retirement Planning



Retirement planning is an ongoing process that helps provide financial peace of mind in the years leading up to retirement and throughout what can be one of the most rewarding phases of your life.

To help you achieve your goals and stay on track, a retirement plan should take advantage of all the opportunities you have today and still be flexible enough to adapt to changes in the future. A complete plan incorporates all of your financial needs, allowing you to focus on your family and future generations.

Here are some common considerations that can help form the foundation of a well-balanced retirement plan:

- **Family** – Do you anticipate needing additional money to support children or aging parents?
- **Work and career** – Do you see yourself retiring completely? Have you already felt the desire for some form of occupation in retirement?
- **Well-being** – What impact would a change in health have on your retirement plan?
- **Home** – Would you like to stay in your home or have you already chosen a new retirement destination?
- **Lifestyle** – What is your desire for travel, recreation and entertainment?
- **Legacy** – What do you want to leave behind for your loved ones, charities or causes that have meant so much to you?

Benefits of Retirement Planning

A retirement plan can help provide ongoing financial peace of mind because it establishes milestones for success and may provide motivation to stay committed to your goals. It also allows you to track your progress and make adjustments when your circumstances or goals change.

The advantage of a complete retirement plan is that it coordinates all of your efforts into one comprehensive approach which may achieve many of the following benefits throughout your lifetime.

- **Steady income** – A reliable source of income makes it easier to manage a personal budget, plan for events and meet your day-to-day expenses with greater confidence and peace of mind.
- **Flexibility to access cash on an as-needed basis** – For the things you can't predict, a well-structured plan may provide access to cash when needed.
- **A good defense against inflation** – Choosing the right types of investments, in the right combination, may protect your assets from the cost of inflation.
- **Tax savings strategies** – A comprehensive plan can include an effective tax strategy that may help to minimize or defer taxes.
- **Legacy** – Your plan should be based on your hopes and dreams for your loved ones and your desire to help charities and other beneficiaries. Understanding your goals helps you put the right plan in place.
- **Savings strategy** – Savings are important, whether you're retired, getting ready to leave the workforce or just getting started on a long-term plan. A comprehensive plan can help you manage your savings effectively at every stage of your personal and professional life.

**Together, we can create a customized plan
that works for your retirement.**

