

Your roadmap to
**financial
success**



Did you
know?



1 in 4  pre-retirees
are not saving for retirement
on a regular basis



On average, only 11% have a goal
or a dollar amount in mind that they
need to have saved or invested,
so that they will have enough money
to live comfortably in retirement.

*Used with permission from LIMRA's 2012 *Ready, Set, Retire? Not So Fast!*

Where are you now?



Base

You're just getting started.

- I need a plan for my financial future.



Necessities

You have the basics to protect your family
if something were to happen to you:

- Life insurance
- Disability insurance
- Critical illness insurance
- A will



Independence

You have a financial plan including savings
that will provide you with an income:

- RRSPs
- RESPs
- TFSAs
- Emergency cash
- Debt reduction
- Long-term care



Growth

You have options that will help you accumulate
wealth and grow your estate:

- Wealth accumulation
- Non-registered investments
- Estate planning
- Real estate and income properties

What are your savings goals today?



Home



Retirement



Education



Vacation



Emergency funds



Home improvement

Can you afford to retire?

Everyone has a different vision of their retirement lifestyle and requires a different level of savings to support that goal. Start with these basics:

> Your current income: \$ _____

> What age you started saving: _____

> What age you want to retire: _____

> How much of your income you save each year: _____%

> How much your salary increases each year: _____%

> How much of your salary will be replaced at retirement: _____%

> How many years you expect to be retired (life expectancy) _____ years

> Your expected average rate of return: _____%

