Five Money Questions for **Women**







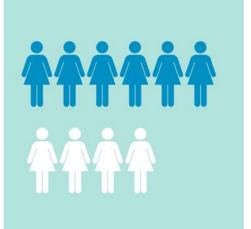






Fact or Fiction?

Nearly 60% of working individuals have calculated how much they'll need for retirement.



Fact or Fiction?

96% of women have either primary, or shared responsibility for making family financial decisions.

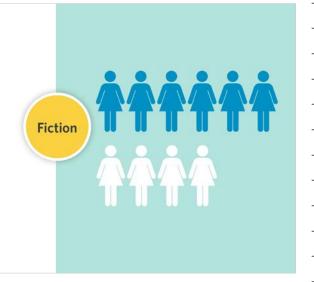


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By 2030, women will control two thirds of all accumulated financial wealth.



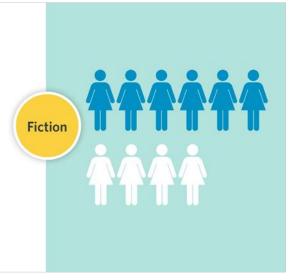
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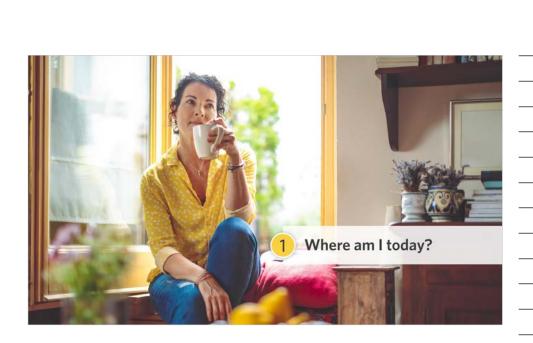
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Until you're forced to take responsibility for your financial future.

Five questions You can ask to connect to your financial goals 4 How do I get there?



My financial

needs

3 Can I get there?



Values vs Goals



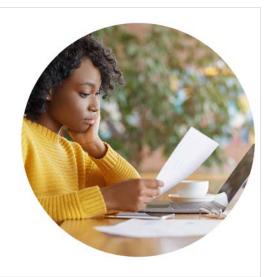
Common primary financial needs

- · Managing debt
- Buying a new home or cottage
- · Financial independence
- Having a comfortable retirement lifestyle
- Establishing purpose in retirment
- · Travelling, now and/or in retirement
- Funding a child's or grandchild's education
- Being prepared for unforeseen illness, injury, etc.
- · Gifting assets to family or framily
- Planning your estate transfer
- Philanthropy
- Giving to charity



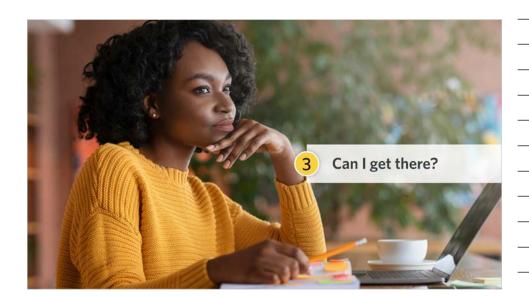
Meet Denise

- · Oldest of three
- HR professional
- Divorced; remarried



Denise's goals

An emergency fund



S.M.A.R.T goals

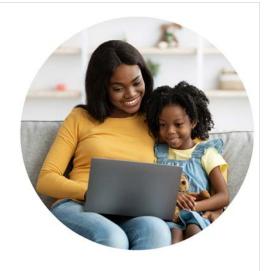
- s pecific
- M easurable
- A chievable
- R elevant
- T ime-framed



Determine your strategy

- Financial Assessment
- Asset Strategies
- Tax Strategies
- Retirement Planning
- Risk Assessment
- Estate Planning

Denise's goals: University for Bree



Funding a child's education

- •Registered Education Savings Plan
 - \$2,500 annual contribution
- •Canada Education Savings Grant
 - \$500 matching grant

A disciplined approach

Four "C's" of systematic investing

- Convenience
- Consistency
- Choice
- Control

Having a comfortable retirement lifestyle

Employer-sponsored

Retirement plans

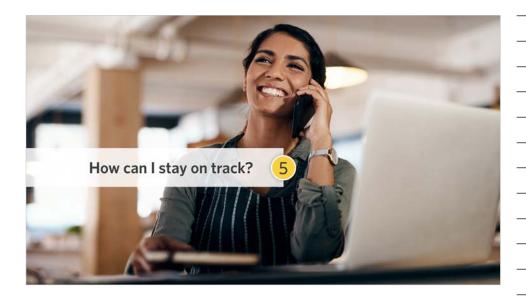
RRSP and TFSA

Denise's goals

Preparing for retirement

The biggest mistake people make when it comes to investing is not getting started.





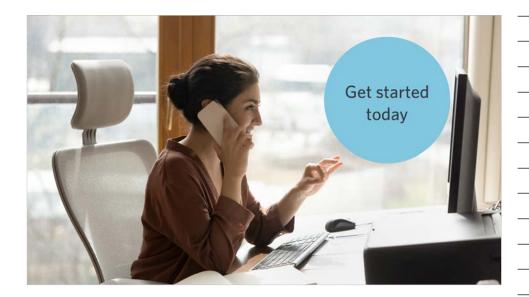


Our value proposition

- Understand what's important to our client
- Use an established process to create personalized strategies
- Partner throughout life to help keep them on track









Thank you

Please complete your evaluation now