



Advice Suite ~ Laurel Hickey & Garth Bluekens

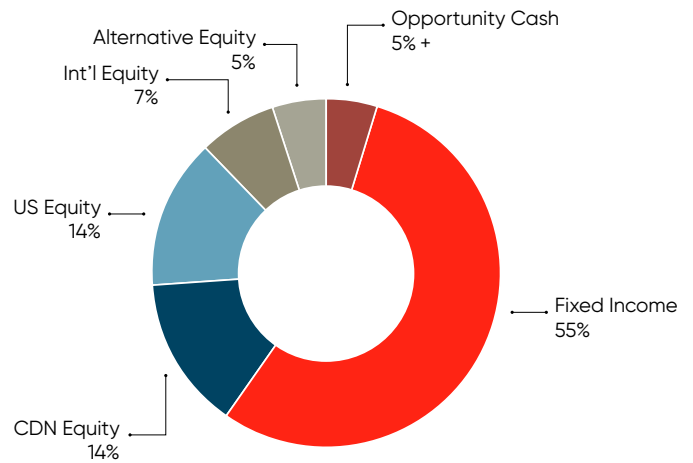
What's Advice Suite Got To Do With It?

When it comes to investing our money, we often begin the process without even knowing why exactly we are choosing to put our money at risk in the market. When discussing investment objectives and time horizon, it comes down to how comfortable an individual is with risk, but also the reason why they are investing. We feel that the reason for investing goes hand-in-hand with financial planning. By doing in-depth retirement and life goals planning, you can know how much is needed in future dollars to retire and the average savings and returns required to help you achieve this goal. We use Advice Suite to help our clients plan for retirement and see if they are on track to meet their goals.

When doing an Advice Suite retirement project, we always start with the income needed in retirement. If clients don't know this number, using your tax return is always a good place to start. This will allow us to get an idea of how much money is hitting your bank account in a year and if you feel this amount is what you want in retirement or if more or less is needed. One misconception when doing retirement projections is that this annual income needs to all come from your investment portfolio. Investments provide a large portion of most clients retirement income, but there are also factors like CPP, OAS and work pension plans that play an important role. CRA provides CPP projections at age 60, 65 and 70 through your CRA online portal. These numbers are valuable inputs in our plans and having the exact numbers provides you further clarity if an annual retirement income goal can be achieved. For work pension plans, we don't always know these numbers as contributions are taken off at source from your pay cheque. Usually pension plans provide annual statements which are useful to get an idea of estimated annual pension amounts in retirement. Besides the inputs in a plan, discussions around retirement age and longevity in a client's family will also be important

determinates of retirement goals. All this can sound like a lot to process at once, but always remember that retirement projections are dynamic. We like to update our Advice Suite plans annually so we can incorporate any changes to the inputs as soon as possible. Please reach out to review your Advice Suite plan and if you feel there are any changes that need to be made!

Conservative+ Investment Model Sleeve



Your Investment Policy CONSERVATIVE+: On the whole, you want fixed income investments. Although you can tolerate limited changes in the market value to ensure that your assets will grow, you prefer fixed income investments for reasons of stability. If you feel that your risk tolerance is shifting, please let us know!



Source: This information is for illustration purposes and subject to change. Your portfolio may not hold all of these positions. We enhance the composition of your portfolio with additional equity solutions that are not illustrated. The weightings change with market fluctuations and model rebalancing.



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