



INVESTMENT & RETIREMENT PLANNING

What represents the right investment plan – stocks, bonds, mutual funds, segregated funds, bank deposits? What is the best retirement plan – pension, RRSP's, CPP & OAS, Annuities, TFSA? Your own personal situation, short term to long term to goals and retirement needs must be taken into account. Does your present Planning:

- ✓ Take into account the amount of risk you are willing to assume within your investment portfolio to achieve your goals?
- ✓ Prevent you from assuming more risk than you need to take?
- ✓ Allow for periodic reviews by a professional to ensure you stay on course?
- ✓ Provide you with the flexibility to take advantage of moving your investments if necessary without onerous charges
- ✓ Contain a power of attorney to allow your broker or trader the ability to make decisions on your behalf?
- ✓ Take advantage of both Registered and Non-Registered investments?
- ✓ Take into account the various tax-advantages for optimum growth?
- ✓ Provide for guarantees in the event of market/investment losses and further provide for protection against creditors?
- ✓ Allow for flexibility in choosing the best investment at retirement – Annuity, RRIF, Non-Registered

We look forward to the opportunity of meeting with you and/or your staff to discuss these and various other financial planning ideas!

Respectfully yours

Ron Clarke CFP, CLU

To protect and benefit you, your family and your way of life now and into the future.