



## LIFE & TERM ANNUITIES

There are many types of investment plans where income is needed prior to or after retirement. Does your plan:

- ✓ Provide you with a guaranteed, life-time stream of income?
- ✓ Protect you against fluctuating interest rates and maturity dates?
- ✓ Allow for single or joint, registered or non-registered investments?
- ✓ Guarantee payment to your beneficiary at your death?
- ✓ Provide certain income tax advantages on non-registered investments?
- ✓ Guarantee payment for term chosen with funds exhausted at end of term resulting in higher income as opposed to a life-time payment plan?
- ✓ Create a guaranteed “income bridge” prior to the commencement of CPP and OAS monthly payments?
- ✓ Allow you to defer deregistering your RRSP until age 71, thereby reducing income taxes?

**Life and Term Annuities** are excellent investment vehicles for pre- and post- retirement needs. They are ideal for guaranteeing a set amount of income for a set period of time or for a lifetime. They are popular estate planning tool under both Testamentary and Inter-Vivos Trusts where a set amount of income for a set period can be established.

*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.*