

Take Control of Your Retirement Income

The financial landscape is changing. Now more than ever, Canadians need expert advice.

MORE CANADIANS ARE RETIRING



1 in 5 Canadians will be retired by 2020¹

PENSION STRUCTURES ARE CHANGING



New rules for CPP and OAS; introduction of ORPP

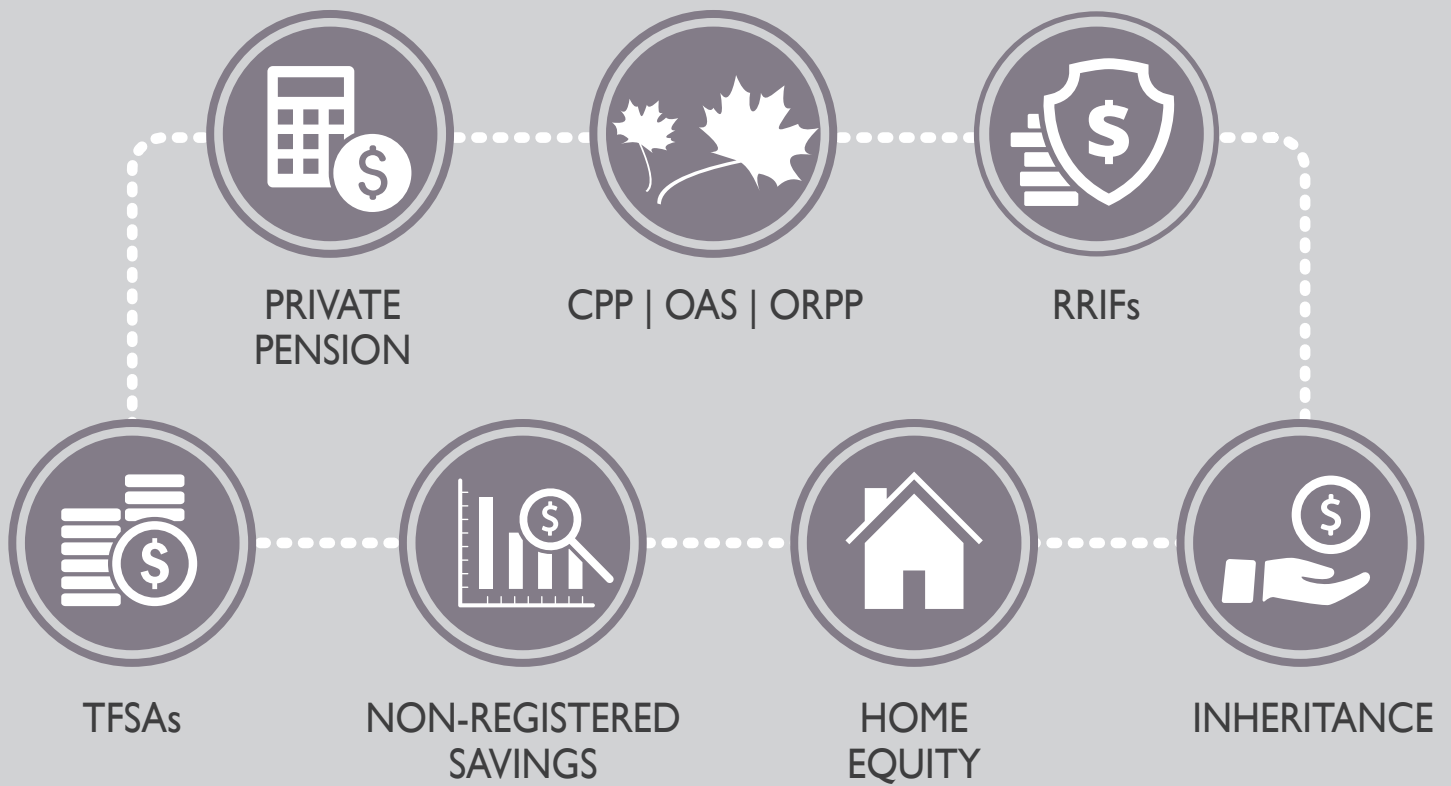
MARKET CONDITIONS ARE UNCERTAIN



Historically low interest rates are forcing investors to consider higher risk alternatives

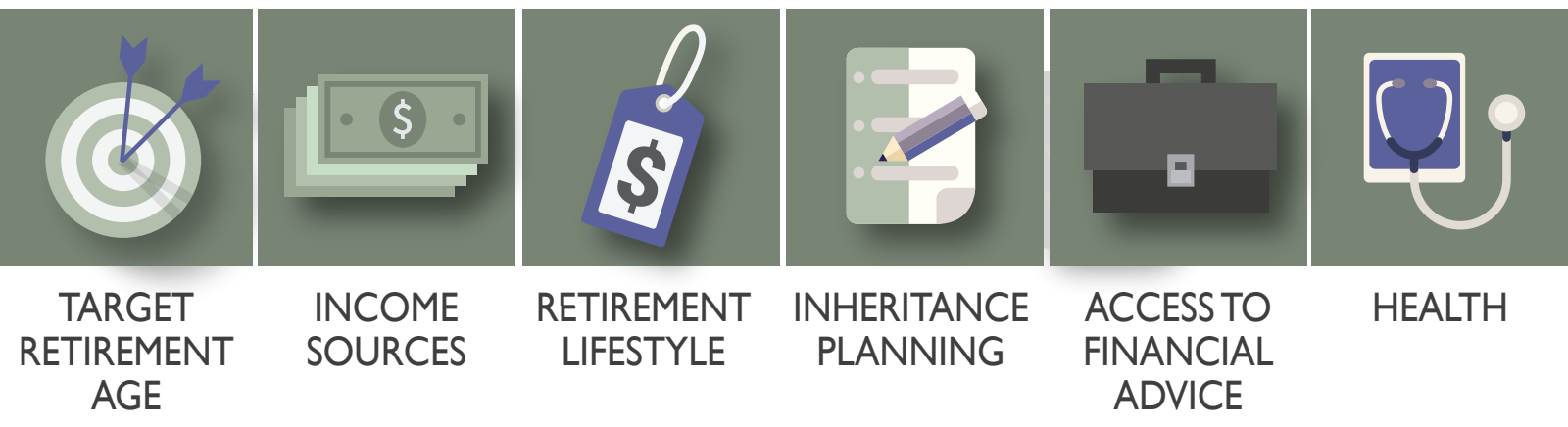
MANAGING YOUR RETIREMENT INCOME

Consider all your sources of income, then design a plan that allows you to draw income from each source in the most effective and efficient way possible.



HOW MUCH WILL YOU NEED?

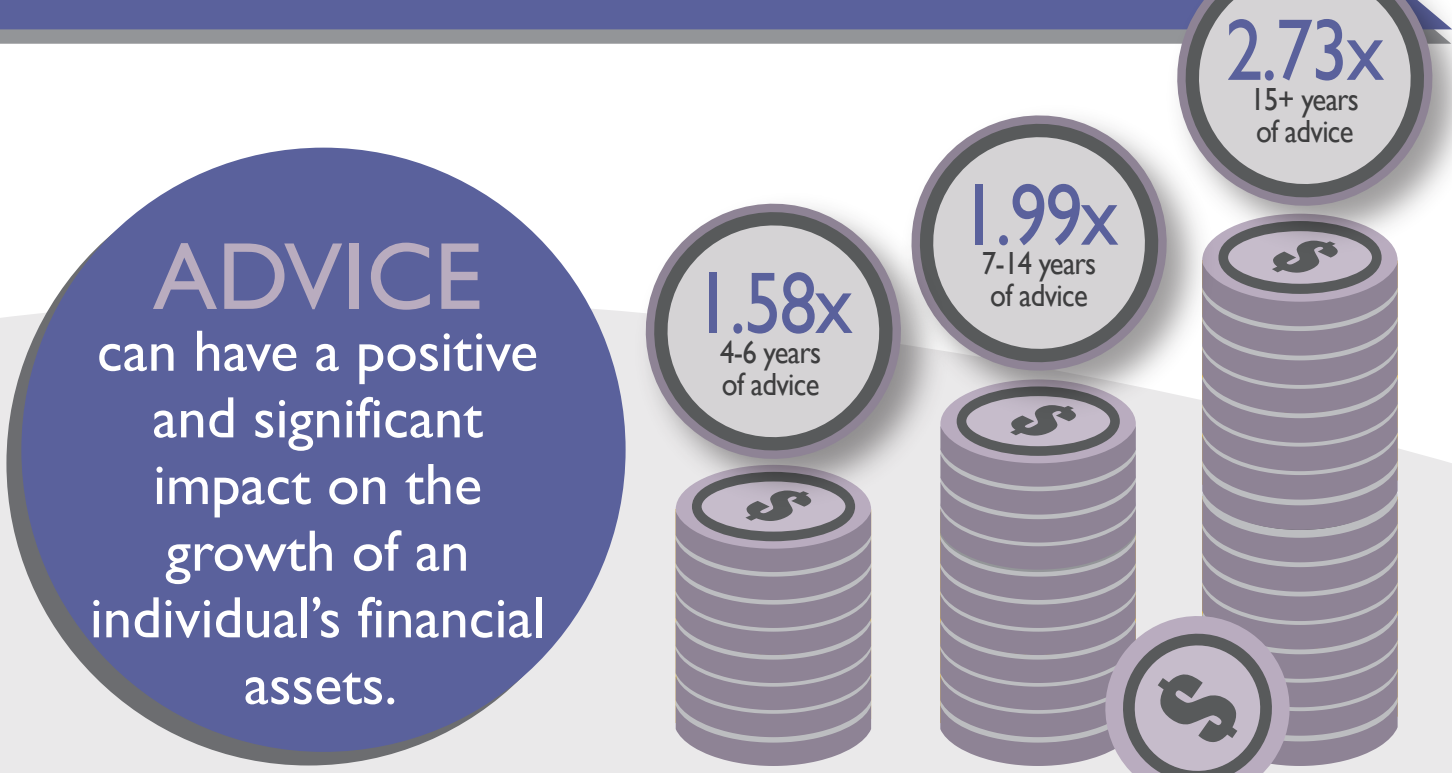
How you fare financially and how much you will need in retirement depends on various factors.



GETTING THE RIGHT ADVICE

With comprehensive analysis and experience, we can build you a solid retirement strategy — one that includes the right mix of investment and insurance solutions and is aligned to your goals, objectives and tolerance for risk.

THE VALUE OF ADVICE²



RETIREMENT IS TOO IMPORTANT TO LEAVE TO CHANCE

Speak to us and learn how we can help you take control of your retirement income.



Source:
 1. Government of Canada - Action for Seniors Report in Canada.
 2. CIRANO Report: Econometric Models on the Value of Advice of a Financial Advisor
 Your Retirement Income: As the Ground Shifts, Financial Advice is Key, White Paper- Investment Planning Counsel, August 2015

This is a general guide only and not intended to replace professional financial and tax advice in any form. Please consult a professional financial advisor on how it relates to your situation. The information provided here is accurate as of the date of publication, October 29, 2015.

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