

## There's a difference between retiring and retiring well. *Advice makes that difference.*

Retirement. When the time comes, will you be ready?

You've worked too hard to leave things to chance. It's time for some solid financial advice.

- 50% of households with a plan feel on track to retire when they want – compared to only 22% with no plan.\*
- 74% feel confident they will have enough money to retire comfortably – compared to just 52% of non-advised households.\*\*

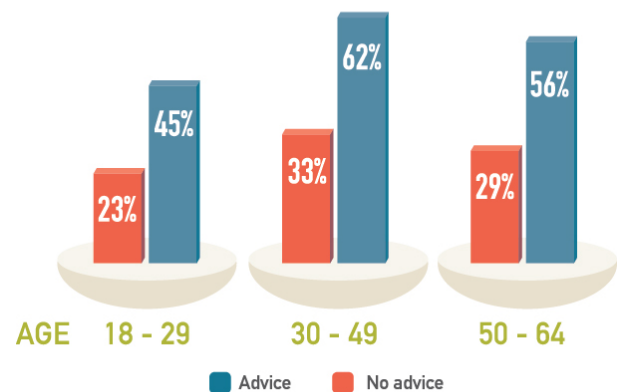
It's time to know if you're going to be OK because you don't just want to "get by" in retirement.

We can offer sound planning advice so you can make the most of retirement.

\* FPSC, *The Value of Financial Planning*, 2012

\*\* IFIC, *Value of Advice: Report*, July 2010

### Percentage of households who regularly save for retirement



Source: IFIC Value of Advice Report, 2011—based on FPSC research

## The value of planning ahead

How much money will I need to enjoy a comfortable retirement?

Can I afford to help finance my children's education? Will my family be properly looked after if something happens to me?

Partnering with an advisor can help reduce the uncertainty.

In fact, Canadians with a financial security plan are almost twice as likely to feel "on track" with their financial affairs as those who do not.\*

We can help you better understand your current financial situation and will work with you to create a customized plan to meet your future needs and goals.

We'll help you make informed decisions and take more control over your financial destiny.

So you can spend less time worrying and more time enjoying what really matters.

\* FPSC, *Value of Financial Planning*, 2012