



Factors that can affect retirement outcome

An advisor can help you plan for retirement in several ways



Income management

- Tailoring income streams for your needs
- Focusing on short- and long-term tax-efficiency
- Helping to maintain steady income
- Engaging all of the actions in layering income - matching your various assets with income needs at different stages of life
- Providing specific direction on, and integration of, other income streams (Old Age Security, Canada Pension Plan, pensions, etc.)
- Revisiting income needs and income strategy on a year-to-year basis



Investment management

- Creating portfolios within your risk profile
- Helping you select investments and an investment strategy that aligns with the written plan
- Monitoring performance in your investment portfolio
- Can help you determine if products with guarantees, such as segregated funds, are right for you
- Striving for tax-efficient investing



Asset management

- Can help you determine which assets to use and which to defer
- Discuss TFSA accounts
- Can help you determine when and how to withdraw from and/or transfer your registered accounts
- Strategically moving corporate capital to personal accounts
- Examining your estate plan
- Monitoring the amount and rate of withdrawals
- Identifying opportunities to make locked-in accounts more flexible



Risk management

- Explaining and helping to potentially mitigate different types of risks, including longevity, inflation, health costs, and others.

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