

Prime Approach retirement planning

To find out more about Prime Approach Retirement Planning, please contact:

**Have the
retirement
you want**

instead of taking the one you get

<http://www.primeapproach.ca>



i
want to retire in the next ten years
want to do the things I want to do
want my investments to be secure
want to pay as little tax as possible
want to live well in retirement
want to prepare for healthcare costs

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Prime Approach
retirement planning

You need a plan.

There are numerous considerations for comprehensive retirement planning.

Many individuals and couples about to embark on this new chapter in their lifecycle do so with very little forethought or structure.

As such, they are forced to take the retirement they get rather than have the retirement they want.



It's never too late for planning to make a difference.

If you are getting ready to retire or are recently retired, Prime Approach Retirement Planning can help you make the most of your financial assets.

In comfortable classroom sessions you will learn how to structure your retirement to achieve the results you want.

By understanding how to employ your accumulated retirement assets, you can enhance your lifestyle in the prime retirement years and prepare for the contingencies of aging.

At every stage, proper planning can give you choices. Prime Approach can help you plan.

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Understand fundamentals.

Basic Financial Concepts

You'll learn how inflation, compounding and demographic influences can impact your retirement income. You'll also gain an understanding of the Prime Approach strategy.

Taxes And Tax Planning

Understand how your income is taxed and how you can avoid excess taxation and minimize benefit clawbacks. By employing tax strategies now to reduce your tax bill in the future, you can leave yourself more money to enjoy in retirement.

Your Government Benefits

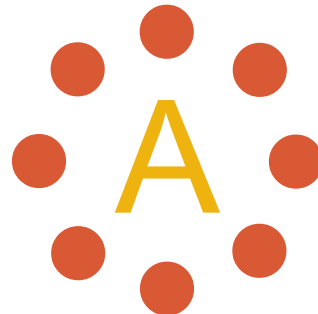
Details of CPP benefits, OAS and GIS are covered in this section. There are many options and strategies you can employ to help you achieve maximum results. How can you use these benefits most effectively?

Employer-Sponsored Retirement Programs

Types of pension plans, pension income options and Locked-in Retirement Accounts are discussed in this section. What is their place in your retirement portfolio and how do your personal savings complement these benefits?

Registered Retirement Savings Plans

What's the difference between an RRSP and a RRIF? Do you know what your RRSP income options are when you retire? This section is an in-depth look at these plans.



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Formulate your personal strategy.

Initial Considerations - Gathering Information

Will you work after you retire? Where will you live? How long will you need your income? What are your retirement priorities? These considerations will be explored here.

Income from Non-Registered Assets

Most individuals leave themselves exposed to taxation on the growth of non-registered money, especially when trying to incorporate guaranteed investments in their portfolio. Learn how to use bond ladders, prescribed annuities, insured annuities and mutual fund corporations to avoid loss of income due to taxation.

Investing For Retirement Income

In retirement, managing risk becomes a larger consideration than rate of return. This section is devoted to striking a balance between these objectives through proper portfolio structure.

Managing Health Risks

Proper awareness and planning can help prevent personal assets from being used to finance health care expenses. Subjects such as critical illness and long term healthcare are examined, as well as alternatives for financing required care.

Wealth Transfer

Being familiar with wealth transfer strategies and planning steps can mean that substantially larger amounts of money can be delivered to desired beneficiaries and/or causes rather than evaporating as expenses and taxes.

Qualified Advice

Your sessions are facilitated by a qualified advisor who can help you clarify the issues and make suggestions to enhance your personal planning strategy.

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