RETIREMENT CASE STUDY: CLARITY ON YOUR FUTURE

A couple looking to retire within the next few years currently has more questions than answers. They are looking to partner with a team to help navigate the many uncertainties that come with such a decision. They approach The Cristall Pollack Braun Blatt Advisory Group to address these many concerns and questions that they are now facing.

CURRENT QUESTIONS:

- Will I be able to retire, and maintain my standard of living?
- How do I maximize my retirement income?
- Do I want to continue to work on a part-time or consulting basis?
- What tax implications may I have to deal with?
- How might my family's health history affect me?
- How can I ensure my family is looked after in case of the unexpected?
- Can we downsize our family house?

CLIENT CONCERNS:

- Longevity
- Inflation
- Asset Allocation
- Investment Fees
- Liquidity
- Health Care
- Spending more during early retirement
- What matters most to me?
- Philanthropy
- Planning For the Unexpected

CURRENT EXPENSES TO CONSIDER:

- Estimate of your anticipated expenses in retirement
- Income sources for your essential expenses
- Coverage for your discretionary expenses
- Your health and family history
- Your time horizon and risk tolerance

POSSIBLE INCOME SOURCES:

- Government Income Sources Old Age Security (OAS)
- Canada Pension Plan (CPP)
- Employer pensions: Defined Benefit Plan or Defined Contribution Plan
- Tax-efficient investment income
- Employment Income, Business Income, or Individual Retirement
- Plans such as Registered Retirement Savings Plans or Tax-Free Savings Accounts

OUR SOLUTION:

We have worked with planning and understanding the philosophical issues and complexities of your generation. You are sophisticated and desire a higher level of service. Your goals require solutions that fit you and your family. We will be a partner with you on your financial journey. We navigate the financial opportunities and challenges in your life to ensure you realize your life goals and dreams. We do this by understanding your story and what is most important in your life. We then ensure your investments and estate plan are tailored to your specific situation. ***Prepare for peace of mind.*** We will work with you to build a lasting relationship to obtain a deeper understanding of your priorities now and in the future. We will then develop a plan to meet your goals now and in the future. If you do not have a detailed plan, or a personal Chief Financial Officer, perhaps we should meet. We will work with you to ensure you are on track by planning early, communicating often and focusing on the long-term.

CLIENT BENEFITS:

- A focus on trust, value, integrity
- Investment Advisor, Chartered Professional Accountant, Chartered Account all in one
- Transparency of fees and disclosure of all costs
- Independent advice – no proprietary products
- World class pension style portfolio management
- Local and personal service
- Detailed tax packages
- Secure online portfolio access and transparent investment reporting

Deep Client Understanding

- We take the time to thoroughly understand your situation, which enables us to craft a sound financial plan. This plan will help to support and sustain your values, simplify and organize your affairs, and provide the strategies you need to tax-efficiently, preserve, grow and transition your wealth. We help shift a life of isolated parts into an integrated and cohesive strategy.

Holistic Financial Plan

- The Financial Plan is a detailed roadmap that lays out each year going forward. This includes all accounts, spending , tax implications, lifestyle requirements and conservative assumptions to ensure you reach your life goals. We also act as a financial coach to help provide regular feedback and hold you accountable of action items.

Portfolio Customization

- We will understand your unique goals, develop a personal financial plan for you and your family, and design a customized portfolio to ensure you are progressing towards your goals. For the purpose of simplicity and transparency, we offer a competitive, all-inclusive management fee arrangement. This fee is tax-deductible for corporate and non-registered accounts, and covers all investment management, trading, and financial planning services.

Trusted Team of Multi-Disciplinary Experts

- We will quarterback your financial affairs to ensure your plan is complete and integrated with those of your lawyers and accountants. With over 100 years of combined industry experience, our team of experienced associates and administrators will ensure conscientious client service.

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