

## "SLEEPABILITY" FOR YOUR FINANCES (AND YOUR HEALTH)

Many experts suggest that sufficient and quality sleep is important to your health. We have all read that the lack of sleep increases a person's risk of developing serious health conditions. Financial worries can be one of the main causes of insomnia and stress. Alleviating financial worries and getting this out of your mind will go a long way to help you towards a healthier lifestyle.

***"We are drowning in information, while starving for wisdom"***

This quote from E.O. Wilson has never been more true than it is now. Computer programs and algorithms are being touted as the answer to investment and financial planning. Canadians see through this de-humanizing trend and it is adding to their stress. Finding advice tailored to their personal individual needs is getting harder to find.

The chart on the right shows that an investor **with an advisor has 2.73 times as much money after 15 years** compared to those who do it on their own.

That means if the average investor has grown their investments to \$366,301 in 15 years by themselves, they would have had a **MILLION DOLLARS** using an advisor.

This study represents the average advisor, just imagine the growth with a good independent advisor.



Business Owners must take the time to tax plan over and above their personal.

## YOUR FINANCIAL HEALTH

### Wisdom

We are inundated with sound bites and pop advice these days. There is so much misuse of data that the average investor is more confused than ever.

The expectation created by the Freedom 55 slogan is still in investors' minds. When they realize that this is not a reality for them, they feel like they have failed. This is an unreasonable goal for the vast majority of Canadians.

When planning for your future you want to deal with professionals who take the time to meet you and get to know you personally. The world is full of ineffective cookie cutter solutions to everything these days.

You deserve better.

Take the time to find a professional who is a leader. One who knows how to correctly work with data and people. A professional who can craft a plan with you. A professional who has wisdom.

The peace of mind realized by working with the right wise professional who gets to know you will lower your stress now and in retirement.



### 65 is the new 40

As baby boomers age they continue to believe that they are younger than their years. This is a great change for this large portion of the population compared to the generation before. Boomers are living longer and achieving this with better health than their parents.

Advances in science are allowing us to live longer and our goal is to live these extra years in good mental and physical health. The great news is that we do understand how to take better care of ourselves to achieve our better living goal with vitality.

Part of living better, while living longer, can be achieved through the reduction of stress by planning your financial future. Anecdotal evidence from Doctors, Nurses, Mental Health professionals and Massage Therapists indicate that their client's feel more stress because of their financial health than ever before. This has risen both on an individual's stress as well as being more widely felt in the population as a whole. This represents a large shift in our society.

### Women Outlive Men

Women live longer than men. This fact must be an integral part of your planning.

Women need to have more savings at retirement than men as women will need to receive income longer.

### Is Guaranteed Income a Myth?

With modern pension plans and group RRSPs not guaranteeing retirement income as they have in the past there is uncertainty about future income. The news is filled with pension plans having to reduce or actually stop paying pensions.

There are products available that guarantee your minimum future income, today. Most are set up to allow your future guaranteed income to increase and lock-in at this higher minimum. Your minimum guarantee cannot go down.

### DEATH, TAXES AND INFLATION

While death and taxes are the only certainties in life; inflation is the most destructive factor that can keep you from meeting your financial goals. Controlling your tax situation will leave you with more wealth and income.

A 2% annual inflation rate can reduce your purchasing power by 40% in 25 years.