

Has recent market volatility dried up your Retirement Income?



Live *your* dream.

Here are 9 necessary strategies to rehydrate your income.

Are you currently employing these strategies?

1. Are you employing the new CRA tax measures that promote effective income splitting which allows you to stretch your after tax household income? Yes No
2. Are you using an Investment Policy Statement to ensure your portfolio is designed and continuously managed to reduce unnecessary risk to your retirement savings? Yes No
3. Do you govern your investment portfolio with a financial plan? If so, does that plan “evolve?” (An evolving plan identifies and mitigates preventable risks before you incur them.) Yes No
4. Do you have a “spending plan?” This may sound unusual but a proper plan makes allowances for travel and the purchase of big ticket items. Does your plan incorporate forecasted purchases? Yes No
5. Does your financial advisor make “buying” and “selling” decisions with your tax return in mind? Is there always full consideration given to tax planning? Yes No

Other important factors to consider:

6. Have you given careful consideration to the preferential tax treatment of insurance contracts? Are you aware of the opportunities to generate tax efficient income from your insurance plan? Yes No
7. Are you currently best utilizing the Income Tax Act by properly investing for dividends, capital gains and interest income? Are you reducing your tax bill by holding all guaranteed investments inside your RSP or RIF? Yes No
8. Have you explored the merits of guaranteed income plans? If so, have you determined whether the additional costs offset the security they provide? Yes No
9. Have you already allocated your source of retirement income for the coming two years or is it dependent on market growth? Yes No

If you answered *No* to any of these questions, we would like to invite you to call Roy or Michael at 613 569-7020 or [click here](#) for your **Free Report** *The Retirement Income Survival Guide for Canadians – 2009*