

My retirement in good order ...



› **CHOOSE THE MOMENT**

Retiring at the traditional age, 65 years, is becoming less and less the obvious choice. Financial planning, taking into account my goals, must be my first step.

› **WHAT ABOUT SUPPLEMENTAL PENSION BENEFITS?**

Supplemental pension benefits allow you to obtain – in the case of an early retirement – an immediate, reduced pension or a deferred pension at the traditional retirement age.

› **RECEIVE GOVERNMENT PENSIONS**

Government pensions represent another source of retirement income, but usually do not provide sufficient income to ensure the desired standard of living. I need to plan my requests to optimize my income.

› **ADD INCOME**

Complement with income from non-registered investments – they may have less tax implications than their registered counterparts.

› **USING TFSA FLEXIBILITY**

Non taxable at withdrawal, the TFSA can help balance your income and expenses, and you can always re-contribute in future higher income years.

› **BENEFITTING FROM REGISTERED PLANS**

Is now is the time to draw from funds accumulated in your RRSP, RRIF, LIRA, LIF, RLIF, or DPSP? Don't forget that they are taxed at withdrawal!

› **GETTING ADVICE**

Several factors must be considered to establish an optimal retirement plan. Stay the course and speak to your wealth management advisor!



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your ideas™