



Specialty Wealth & Financial's Solutions Newsletter:

Financial Planning, Insurance, and Investment Solutions
From the Ordinary to the Extraordinary

Specialty Wealth & Financial Solutions Newsletter

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www.SpecialtyWealth.com

Life Insurance

What would your family do if you died yesterday?

Think about the immediate financial challenges they would face today:

- How would they cover final expenses?
- Would they be concerned about paying off debts?
- How would they pay for taxes that would be outstanding?

Now, think about what they would need in the years to come:

- How would they maintain a comfortable standard of living without your income?
- Protect your estate from creditors, probate and taxation?
- Transfer your wealth smoothly and efficiently to your heirs?

Life insurance can address each of these needs, as part of your overall financial security plan.

There are clear advantages of having life insurance, such as creating an instant estate. Life insurance can help you create an estate at the very time your family needs the money most. Even if you die in the very first day the policy is in effect, life insurance pays the full death benefit. To discuss how life insurance would help your family if you passed away, [talk to your financial security advisor](#).



Investing

RRSP, TFSA, or Non-Registered? Just start saving for retirement!

One of the questions we often come across is: What to invest in to get the best return, save on taxes, and be able to access funds when you need them? What vehicle should you be using to save money for the future, long and short term? How you want to get credit from the government for savings now and in the future helps to determine how you might incorporate RRSPs, TFSAs, and Non-registered investments into your plan.

Do you know what your RRSPs will be worth when you retire? It depends on the investment, the rate of return and how long you have until you start withdrawing from your plan. What is your RRSP growth strategy? Adding to your RRSP steadily over time with a pre-authorized payment plan can take the sting out of having to come up with larger sums at the end of the year before the RRSP deadline (This year's deadline is March 3, 2014).

To top up your RRSP when lump sums are not readily available, talk to us to investigate the option of doing an RRSP loan. However you choose to save this year, as long as you are saving, you are moving in the right direction. [Meet with us today to discuss your retirement savings options](#), and what mix of savings plans would work best in your situation

*Ron King, Investment Representative,
Quadrus Investment Services Ltd.*

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[Talk to your financial security advisor.](#)

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Interested in learning more about a career in Financial Services?

[Contact us today at info@specialtywealth.com](mailto:info@specialtywealth.com)

For Business

Taking money out of the business? Have you considered creditor protection?



Starting up a business is an exciting venture, the goal of course making enough money to sustain not only the company, but grow its assets, pay the employees and the business owner builds a nest egg for the future. If your business does well, you can take money out of it as either a salary or dividends. Did you know, the money you set aside is potentially accessible by your creditors if at a bank or a trust company?

Life insurance or segregated fund policies, including your RRSP contributions at a life insurance company are potentially creditor protected if you meet certain criteria.

Another strategy for protecting your business from creditors is to build a reliable network of professionals to work with, including a financial planning and insurance expert, an accountant, and a legal advisor. [Protect the nest egg you have built for your future, and talk to your financial security advisor about creditor protection today.](#)

Financial Planning

Financial Planning Standards Council Survey: How would you respond?



fpssc.ca

The FPSC recently released a survey of Canadians and their thoughts on financial planning; how would you respond to the survey?

- 61% of Canadians who have engaged in comprehensive financial planning feel they have peace of mind, compared to only 36% of Canadians with no plan
- 51% of Canadians with a comprehensive financial plan think they're on track to meet their desired lifestyle in retirement, compared to only 18% of Canadians with no plan
- CFP® professionals make a difference: 71% of Canadians who engage a CFP professional believe they are closer to achieving some of their life goals, compared to only 61% of those working with non-certified planners (70% vs. 61%)

Once you have determined the need for expert advice, the next step would be to find a financial planner that works well for your particular situation. Ask about their qualifications, experience, services, and fees. Not all advice in the financial service industry is equal, and discovering the qualifications of your advisor is important to your overall success. [Talk to us about how we can help with your financial plan.](#)

In the Community:

Questions about your financial plan?



Questions about your financial plan?

Talking to a **Certified Financial Planner** about your individual situation is a step in the right direction.

- Receive sound, qualified, professional financial advice that is suited to your particular situation and life stage
- Review your entire financial picture and it's strengths, identify areas for improvement, and make a realistic plan to achieve your goals

Ask about our **COMPLIMENTARY**, no obligation Initial Consultation

Office Hours:
Monday to Thursday 9 am to 6 pm
Friday 9 to 4 pm
Evenings and Weekends by Appointment



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Our **Questions** coupon is available to new clients beginning in January 2014, offering a no-obligation, **Complimentary** initial consultation for financial planning.

Do you have friends, family, or others that may have been looking for sound advice? We would like to meet them. Please pass along our information, or let us know who to contact. Forward this email and invite them to visit our website at www.specialtywealth.com.

Contact Us



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