



## GENERATION Y: LOOKING INTO THE FUTURE

Those born between 1982 and 1993 are being cast as the most educated generation we have ever seen.

As such, they are finishing their education, entering the workforce, finding life mates, having children, buying new technologies, and enjoying life for today with new income they don't quite know what to do with.

Generation Y is not aware, the way the Baby Boomers were, of what to do for their financial futures.

They may not have been told about savings, really saving, and don't know quite what they would have to discuss with a financial planner, since they haven't made a great deal of money, just yet. Don't you do that when you're 30?

Life Insurance, Why? They are going to live forever, right? Telling them that their future involves more than just living month to month is not easy to grasp when you're 20 something. But, if they knew that if they could let go of \$25.00, that it could come right out of their bank account automatically every month, so they would not even miss it, and then it would be invested in an RRSP, so that when they are ready to retire, they would have approx.

\$ 69,614.00\* in savings ready for them to be able to continue to live like they were never going to die. Wow, who knew?

And, imagine, if they knew to take out life insurance now, so that they would get a great deal, and not have to pay higher premiums if they took out the same insurance at 30? Saving money, that's what it's all about. And, imagine if they knew that, if they had the right kind of insurance, they could access the money from their policy to put a down payment on a house, buy a car, or whatever they needed it for when the time comes...Mind blowing! Who knew that life insurance was so important to look at when you're 20?

We do. And, we want to have the chance to tell them about their options, and start planning with as little as \$25.00 a month. That's one T shirt, one dinner out, two movie tickets and one large drink (no popcorn), or 25 bagels from their favourite chain coffee drive through. There is a way to save, we would like to share what we know with this generation. After all, Y not? If you know someone who might benefit from hearing about these ideas, share this with them. We'll be there to help. Contact us at: [info@SpecialtyWealth.com](mailto:info@SpecialtyWealth.com).



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*\*\$25.00 contribution monthly invested @ 6% for 45 years.*