Wealth Matters *with* Ron King, Specialty Wealth & Financial Planning expert and Investment Representative with Quadrus Investment Services Ltd.

www.specialtywealth.com

RRSP'S...Have you heard it all before?

As RRSP time approaches, you may say to yourself, "I've heard all this before". Normally, you hear us tell you to invest your money, and have funds left over for when you retire at 55, 65, 75...Instead, let's talk about accumulation of assets.

Asset Accumulation

People buy assets to preserve wealth, and get a better rate of return than investments at a financial institution. Homes, cottages, real estate, businesses, shares, bonds, investment funds, the list goes on and on. Sometimes the returns are emotional, not quantifiable.

Remember Grandpa's coin collection? What is that worth today? Likely not the small fortune he saved it for, or hoped it would be in the future. Most people look at accumulation costing pennies today, getting preferred tax treatment on the growth of it, and being able to liquidate it at the moment they want for oodles more money than they have invested.

Real estate is increasing lately, but owning a home doesn't put food on the table, and it is subject to the economy at large. The final question is, how easily can you convert this investment to cash?

What to do?

Markets fluctuate, and some people haven't recovered from the 2008 market yet. What strategies do you have in place to help reduce the risk in your personal portfolio?

Properly balanced allocation, and a good family of investment funds can minimize your risk and help maximize your return. Rates of return are important, however, time in the market is **MORE** important.

This is where we can discuss your investment options like mutual funds or segregated fund policies. We would be happy to discuss the advantages and disadvantages of these in a personal meeting and have our advisors assist you and put together a portfolio to help meet your investment goals.

CHANGES to CPP... Retiring at age 67?

Canadians are living longer, working longer, putting off retirement to stave off financial hardship in their golden years, and so the new age for retirement will be 67. What does this mean for you? Making hay while the sun shines, or paying more attention to how you invest now for your future is all the more important. To see how the change might affect you, visit the Government of Canada website, www.servicecanada.gc.ca. For assistance to navigate the new Canada Pension Plan changes, visit our Financial Security Advisors for a no obligation meeting.

Investment and Insurance Seminars at Specialty Wealth& Financial

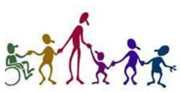
Coming in early 2013, Specialty Wealth & Financial is hosting Financial Seminars in our newly renovated conference space at the Newcastle office. Ask the experts from all areas of financial service, leaving with the knowledge to get to the next level of planning. Some topics of discussion in the new year:

RRSP's, RIF'S, LIF's and Annuities: Planning for your Financial Future

Navigating through all the options available to plan can be daunting. Come with questions, and leave with answers about investing to plan for retirement.

Insurance 101: Permanent or Term, Who Cares? Why Should I?

There are vast differences in Insurance products. Which one is right for you? Bring your family members along for a conversation.



Registered Disability Savings Plans: Building Long Term Financial Security for Canadians with Disabilities.

For persons with disabilities, the RDSP plan is explained in depth, covering elibility, maximizing plan growth, and government incentives.

Planned Giving: Using Life Insurance to distribute your Legacy

Leaving funds *for* a cause, organization or inheritance? Discover how to maximize your giving while offsetting current and future tax obligations.

Limited seating available*
Cost of attendance may vary.
*RSVP: contact Specialty Wealth & Financial: info@specialtywealth.com or click here