



The Initiative



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10 TIPS TO NEVER RUN OUT OF MONEY IN RETIREMENT

Tip #1: Start saving Early!

- The earlier the better.

- Einstein referred to Compound Interest as the 8th Wonder of the World and as the greatest formula ever discovered.

Tip #2: Maximize Your TFSA!

- Set up your own TAX FREE Personal Pension Plan.

- Include a 5% guaranteed Bonus, and a guaranteed income for life.

Tip #3: Live Modestly!

- Be thankful for what you have, and enjoy your savings.

Tip #4: Retire Effectively Mortgage Free!

- I'm not against careful borrowing to invest securely, but in retirement have liquid assets to pay off your mortgage in case interest rates soar.

Tip #5: Plan!

- And teach your kids to plan. You will increase the odds that they'll be less of a burden.

Read More on Page 2 ==>

IN THIS ISSUE:

1. 10 Tips to Never Run out of Money!
2. Too Good To Be True:
 - FREE PRINTER?
 - Health Insurance for the Unhealthy!
 - Guaranteed Pensions! Wow!
 - No Risk Capital Investment Loans!

Fall is officially here, and I'm looking forward to an excellent ski season this winter. I enjoy fall in Victoria. Fall can be the best months of the year for getting back on track, reviewing the year's goals, and setting myself and others up for a successful year end.

For Business Owners: 30% off or more!

Do you want 30% or more off your Dental? Chiropractic? Massage? Acupuncture? Laser Eye Surgery? Etc...



It is still possible to make all this year's medical expenses into business write offs. Even ones that your group benefit plan does not cover!

I can still structure a health trust now for you to write off 2011 medical expenses!

A health trust is an excellent tool to get money TAX-FREE out of your business and into your hands.

For Example: \$2000 of medical expenses (glasses/massage/dental/etc) deducted from your business income can be a huge tax savings to you. If you don't do this, and your at 43.7% tax rate you would have to pay yourself over \$3500 to pay \$2000 for medical expenses. Call ASAP to make sure you don't miss out!



MORE INFORMATION AT WWW.WEALTHINITIATIVES.COM

Too Good To Be True? No! Read On...

FREE PRINTER:

Do you use a printer? Have you ever bought new ink that cost half as much or even as much as a new printer? I personally go thru printers faster than I go thru pens because it can be cheaper to buy a new one on sale than replace the ink. STAPLES has an offer now (for \$10) that, I'm told, if for any

reason you want to return your printer within 2 years you can get a full store credit! If you do it within 1 year they'll give you a replacement printer for FREE, no matter what the price is at that time. They also currently have a deal going that you can take your old printer in and get \$50 for it towards a new \$150 or more printer! I like recycling!

Health Insurance for the Unhealthy for FREE:

Do you have insurance for your house if the shingles blow off? Would that really be as major an impact on your life as if you had cancer, a heart attack, or a stroke? Do you even have health insurance? Most Canadians have home and car damage insurance, but not personal major health issue insurance.

Even if you've had a heart attack or cancer or stroke it is still possible to get insurance.

For Example if you've had a heart attack, you can get insurance to cover you up for to \$25,000 to cover you for cancer, stroke and more.

And you can get this coverage with 100% return of premiums if you stay healthy! All your money back. Free coverage! If you know where to get that for your home or car let me know.

Guaranteed Pensions:

Unless you work for the government, company pensions with guaranteed benefits have all but disappeared in Canada,. With all this market volatility what's left for the rest of us?

You do have a few choices. These all have guaranteed income for life! Did you know that running

out of money in retirement is the number one issue when Canadians are asked about their retirement! Do you know which income for life strategies will work for you?

1. GMWBs (5% bonus)
2. Annuities (Highest Monthly Payout)
3. **NEW!** Pension Builder (6% bonus in 2011)

No Risk Capital Loans:

Tip #1 - Invest early! Borrowing upfront to invest can accelerate your retirement. You can do it with no capital risk, by investing in 100% guaranteed SEG Funds. You'll still owe interest, but no risk of losing the capital! You can borrow 100% at just over prime and ride the markets for years at the low interest rates of today and

have no risk of losing the capital. If you're planning to invest \$500 a month, put that towards a loan. Borrowing to invest has risks if not done right. Be sure to consult with your Financial Security Advisor:

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RRSP and Corporate tip: Use this to get more money out of your RRSP or Corp tax free! Ask How?



10 TIPS TO NEVER RUN OUT OF MONEY CONTINUED:

Tip #6: Maximize the grants for your children's RESPs!

- Take advantage of the free grant money (\$7,200) and the tax-free growth. You can have the contributions back for your retirement plan and have your children take advantage of tax preferred "Student Loans" if needed.

Tip #7: Keep the Money you Make!

- Make sure you learn about the tax advantaged ways of investing. Capital Gains vs. Dividends, TFSA vs. RRSP, etc.
- Get yourself a Guaranteed Pension! See Too Good to be True.

Tip #8: Take Care of Yourself!

- Money isn't going to last long or mean much if your not healthy. Eat well and Exercise!

Tip #9: Insure for Health Care Issues!

- Make sure you're covered for an illness or accident. Time off work will cut into your retirement savings plan and drastically deplete future value (see Tip #1).

Tip #10: Don't be afraid to keep doing what you love!

- "Working" and doing what you love while making money beyond age 65 can be a great tool to maintain self and connect with our world and will be great for your finances.

WEALTH INITIATIVES:
TAX FREE INVESTMENTS
LIFE AND HEALTH INSURANCE
GROUP BENEFITS



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