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FINANCIAL
PLANNING
WEEK

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www.financialplanningweek.ca

How Bright is Your Financial Outlook?

Do you know where you want to be financially in 10 years? Even if you aren't sure, now is the time to think and take action. A first step may be to talk to someone who has experience; someone who knows what to do. An expert, with advice to share.

When it comes to their finances, fewer than two out of every 10 Canadians are getting that "expert" advice. People without a financial plan often say they feel that their finances are out of control.

If you've ever felt this way, one way to start improving is to discuss your financial situation with a CERTIFIED FINANCIAL PLANNER.[®]

Financial planners look at all areas of your personal financial situation: what you own, what you owe, your investments, your budget and more.

And financial planning is relevant for all life stages. Here are some examples:

- In your 20's - buying a house
- In your 30's - saving for children's education
- In your 40's - acquiring and building wealth
- In your 50's - anticipating retirement
- In your 60's - navigating pensions

Planners work with you to develop strategies that will bring your goals in line with your financial situation. They also help you manage your personal finances more effectively.

Whether your goals are big or small, short- or long-term, a financial planner can help you achieve them.

Working on solutions with a qualified, competent individual may help you feel more in control and could also give you greater peace of mind.

Take your first step today!

Visit www.fpssc.ca

People **with** comprehensive* financial plans...

- Feel they can retire in the lifestyle they want (51%)
- Feel they are on track with their financial affairs (76%)
- Feel they are closer to owning their own home (74%)
- Feel able to take their yearly desired vacation (66%)
- Feel that their goals and aspirations are achievable (77%)

People **without** financial plans...

- Feel they barely get by every month (57%)
- Feel they aren't "on track" for retirement (only 18%)
- Feel they won't have enough money for their child's post-secondary education (only 19%)
- Worry about their financial situation (60%)

Source: FPSC's *Value of Financial Planning* study, 2010

*Comprehensive financial planning is defined as that in which one's main financial advisor has provided financial planning for major life goals or events or at least three of the following components: household budgeting, tax, retirement, estate planning, investing, debt or risk management.

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What Financial Planning Can Do For You

Shows Where You Are

Do you feel like you have some money here, some money in RRSPs? Often wonder where your paycheque goes? Financial planning looks at your investment, retirement, insurance, estate, tax, savings and budgeting needs. Financial planning helps you understand your financial situation in its entirety by bringing all your pieces together into the "Big Picture".

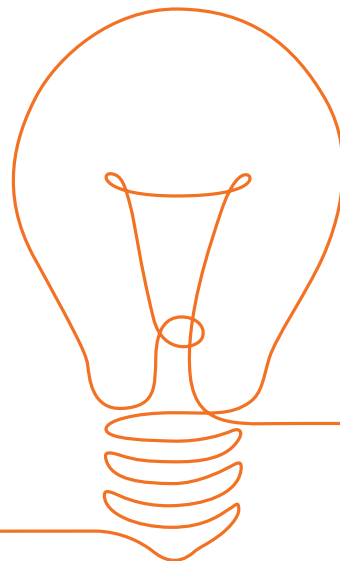
Fixes Your Eye on the Prize

Financial planning isn't about depriving yourself for some unknown tomorrow. It is about balancing today's needs with tomorrow's goals - whatever those goals may be. Plan for the long-term but don't lose sight of everything in between.

Sometimes we put off thinking about our finances because we don't want to face our financial reality or convince ourselves it takes too much time. Although it does take some effort up front, it is a proven fact that time ends up being your greatest asset once you've engaged in the financial planning process.

Gets You Where You Want to Be

Financial planning encourages you to think about (and articulate) your life goals through all stages of life. Whether that's travelling, buying a house, retiring, or ensuring your assets will be passed to the right people after you're gone, your goals are unique and important to you. Having a plan in place to help you achieve your goals brings them closer to reality.



You Can Get Started Today!

Not sure how to begin? Here are some ways to help you start thinking about your finances:

- Create (and stick to) a weekly budget
- For one week, keep all of your receipts to find out how much money you are spending on "little things"
- Start an emergency fund
- TFSA? CESG? RRSP? Learn about three financial terms you don't understand
- Understand your employee benefits package
- Teach your kids to save 10% of their gift money
- Write down your life goals
- Visit www.fpsc.ca to find a CERTIFIED FINANCIAL PLANNER® professional in your area

Trying to find the right planner? Ask the right questions to see if the person is ethical and competent:

- What are your qualifications?
- What experience do you have?
- What services do you offer?
- What is your approach to financial planning?
- Will you be the only person working with me?
- How will I pay for your services?
- How much do you typically charge?
- Could anyone besides me benefit from your recommendations?
- Are you regulated by any organization?
- Can I have it in writing?

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It's the value of professional advice.