



WHY LEAVE YOUR FUTURE TO CHANCE?



The Importance of planning for the short and long-term is key in attaining peace of mind whether it be for the next month or 50 years from now. Retirement and short/long-term financial planning rarely rank as top-priorities as there seems to be so many other urgent or more pressing issues. However, the effort that you put forth today will likely pay out exponentially in the future. The longer you delay, the more work you will have to do later in life to reap similar rewards.

There are 3 main pillars to consider when planning for retirement:

1. RRSPs and Personal Savings: A registered retirement savings plan is a crucial wealth-building device for Canadians. Personal savings, whether in registered tax shelters, or non-registered portfolios are also important.
2. Government pensions such as Old Age Security and Canada Pension Plans.
3. Employer-sponsored pensions.

DEEP MONEY THOUGHT

"Think out a plan, make the plan realistic and then stick with it. Don't deviate, because if you do you're going to deviate at the wrong time and you'll wake up at age 65 and say "Oops, I don't have enough money. The person who deviates will always buy more stocks and mutual funds when the price is high and buy fewer stocks and mutual funds when the price is low. They are doing completely the opposite of what they are supposed to do."

-David Chalmers.

CRITICAL ILLNESS



PROTECT YOURSELF
&
YOUR FAMILY

Critical Illness coverage provides a lump sum that can be used for timely medical treatment outside of Canada and/or reduction/elimination of liabilities.

**Ask us for more info.*

Any Questions? Give us a call!

Sincerely,
Dave

Dave Drummond, DLD FINANCIAL GROUP
T 604.681.7185 F 604.685.9666
E david@dldfinancial.com



DLD FINANCIAL GROUP LTD