

# Take Control of Your Retirement Income

The financial landscape is changing. Now more than ever, Canadians need expert advice.

**MORE CANADIANS ARE RETIRING**



1 in 5 Canadians will be retired by 2020<sup>1</sup>

**PENSION STRUCTURES ARE CHANGING**



New rules for CPP and OAS; introduction of ORPP

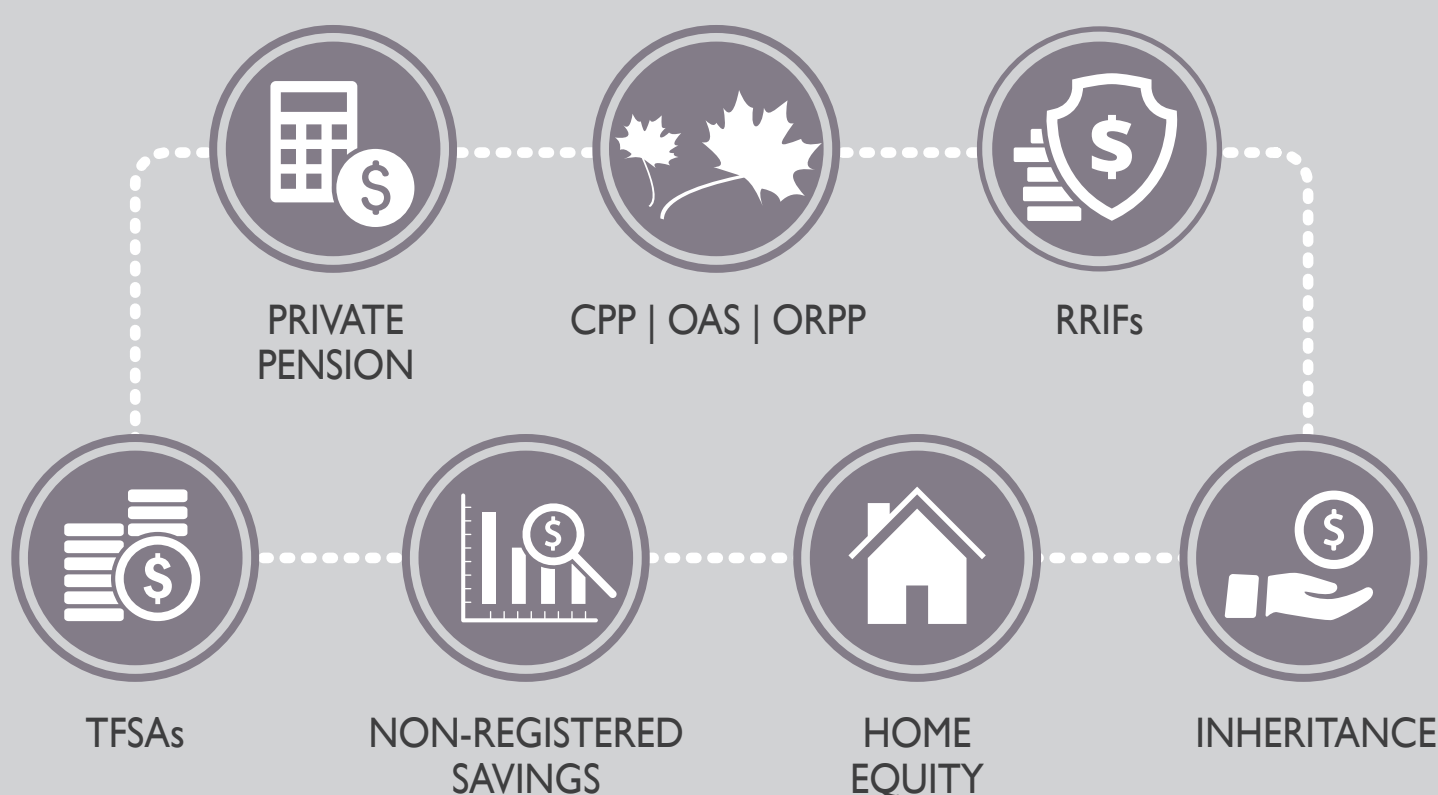
**MARKET CONDITIONS ARE UNCERTAIN**



Historically low interest rates are forcing investors to consider higher risk alternatives

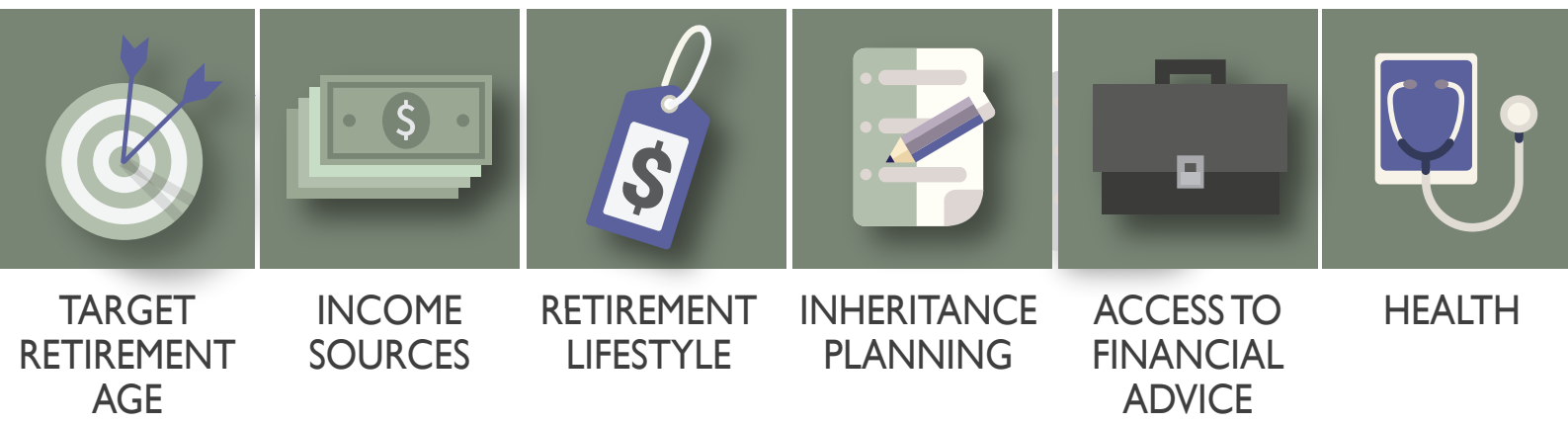
## MANAGING YOUR RETIREMENT INCOME

Consider all your sources of income, then design a plan that allows you to draw income from each source in the most effective and efficient way possible.



## HOW MUCH WILL YOU NEED?

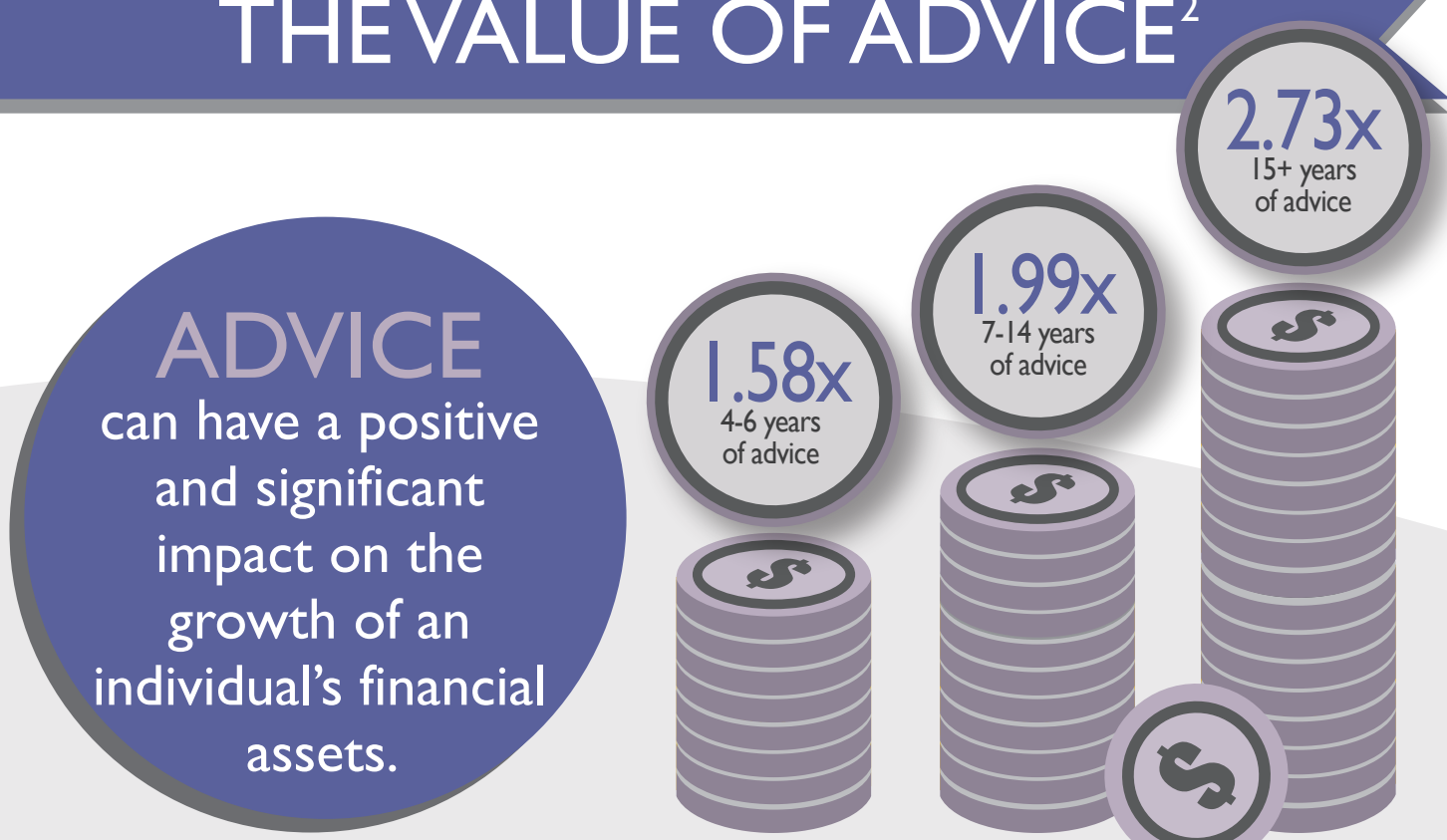
How you fare financially and how much you will need in retirement depends on various factors.



## GETTING THE RIGHT ADVICE

With comprehensive analysis and experience, we can build you a solid retirement strategy — one that includes the right mix of investment and insurance solutions and is aligned to your goals, objectives and tolerance for risk.

## THE VALUE OF ADVICE<sup>2</sup>



## RETIREMENT IS TOO IMPORTANT TO LEAVE TO CHANCE

Speak to us and learn how we can help you take control of your retirement income.



Source:  
 1. Government of Canada - Action for Seniors Report in Canada.  
 2. CIRANO Report: Econometric Models on the Value of Advice of a Financial Advisor  
 Your Retirement Income: As the Ground Shifts, Financial Advice is Key, White Paper- Investment Planning Counsel, August 2015

This is a general guide only and not intended to replace professional financial and tax advice in any form. Please consult a professional financial advisor on how it relates to your situation. The information provided here is accurate as of the date of publication, October 29, 2015.

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