



FINANCIAL PLANNING



CENTRE FINANCIER
CARREFOUR

How to define a plan of action that reflects your current goals, retirement and even death? Through analysis of seven (7) fields of FINANCIAL PLANNER as it regards your objectives as described below. The role of the FINANCIAL PLANNER is to orchestrate all 7 fields, in order to allow you to maximize your income and expenses, to get to a comfortable and achievable retirement while planning the impacts of a civil union or marriage, the birth of a child, up to the preparation of your death, all without struggling.

A FINANCIAL PLANNER CAN HELP YOU TO:

1. BUDGET PLANNING

- Establish a tax-advantaged savings plan by selection of appropriate savings products
- Plan a RAP project REP or RRSP loan
- Choose to pay down the mortgage or contribute to an RRSP

2. TAX PLANNING

- Maximize tax deductions and tax credits
- Analyze the advantage of contributing to an RRSP
- Reduce your annual tax rate
- Analyze the possibility of splitting income between spouses (married or civil union)

3. INVESTMENT PLANNING

- Establish your investor profile
- Choose tax-efficient savings products - RRSPs - TFSA - Unregistered
- Open an RDSP or RESP
- Understand investment in the stock market

4. PLANNING FOR RETIREMENT

- Analyze the cost of living you will be able to maintain for your retirement
- Know your retirement income
- Understand your pension fund
- Establish a realistic savings plan
- Disburse your assets in retirement tax-efficient manner

5. RISK PLANNING

- Calculate your need for insurance
- Analyze your insurance needs in case of disability and serious illness
- Understand the value of a mandatary in case of incapacity
- Analyze the need to plan for a general power of attorney

6. ESTATE PLANNING

- Obtain insurance to pay taxes at death
- Produce a notarized will, holograph (by hand) or before witnesses
- Understand the implications of your death
- Plan your estate
- Know how to bequeath overseas

7. LEGAL PLANNING

- Understand the consequences of a civil union
- Know the impacts of divorce
- Produce a cohabitation agreement to protect the civil union
- Understand your family legacy

