

Phases of Retirement Planning



Feel comfortable
Understand what you have

SECURA 
FINANCIAL GROUP
Adding value to the lives of our clients

Phases Mature Clients Transition Through

THE ACTIVE YEARS (50's to 70's)



- Able to travel
- Lifestyle expenses are often higher
- Hobbies that cost money
- Ongoing family commitments

THE FAIR YEARS (70's and 80's)



- More difficulty travelling
- Lifestyle expenses start to decrease
- Cost of activities tends to be less

THE COMFORTABLE YEARS, or not (80 plus)



- Little to no travel
- Fixed expenses
- Begin to worry about money again

Do you struggle with these questions

- Will my income be sufficient throughout my retirement
- Do I understand what assets I have and how to use them effectively
- How will my estate be distributed and will it transfer easily
- How do I financially help the people and causes that are important to me



Three Phases of Investment Planning

Accumulation

Enjoyment

Transfer

1

ACCUMULATION PHASE

Saving for retirement (building the biggest pot of money)

Focus is on growth of assets

- Regular systematic investments
- Trying to get best (highest) returns
- Paying the least amount of tax
- Paying lower fees

2

ENJOYMENT PHASE

Planning for the active years, the fair years, the comfortable years

Focus is on enjoying the pot of money

- Consolidation of assets and a clear written plan
- Regular guaranteed income
- Being able to sleep at night, not worrying about getting the best (highest) rate of return
- Understanding the most efficient way to pay tax
- Helping family and causes that are important now

3

TRANSFER PHASE

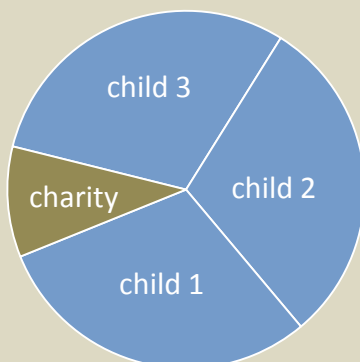
Who gets what is left?

Focus is on passing more to the people and causes you care about

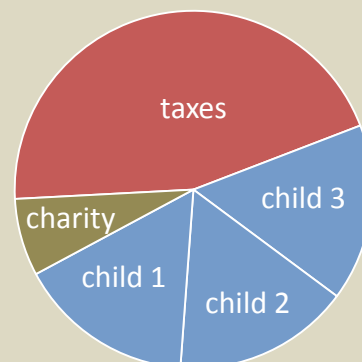
- Leave as much as you can without affecting your lifestyle during the enjoyment phase
- Use investment vehicles that stay outside your estate and transfer quickly and uncomplicated to those you care about
- Structure to pay as little tax as possible

Taxes could consume a substantial portion of your estate

What you want to happen



What could happen





“We help clients understand what they have and encourage them to enjoy it more. Once they do that, I help them leave less to the government and more to the people and causes they care about.” Jeff, Ray & Pat

Providing Advice & Planning for:

- Retirement Income
- Tax Efficient Plans
- Estate Planning
- Charitable Giving
- Making sense of the estate after the death of a loved one

Working with Secura Financial Group

“Working with Jeff Hancock has helped us to feel much more comfortable with our investments and finances. Jeff has taken the time to understand what is important to us and helped us develop a plan so we know how much we can comfortably spend, so we can enjoy doing what we want and know that we should always be ok. Jeff is always available to review our plans and investments with us, but if we ever have a worry or concern Jeff is there to talk with us and we always feel much better after our meetings. He does an excellent job of explaining things in a simple and direct way that relates to our situation. We are always happy to recommend Jeff to our family and friends without hesitation.”

Wayne and Fran Green, retired and enjoying life

“Choosing Ray Calver and Secura Financial Group Team as our Financial Advisor has proven to be one of the best financial decisions my wife and I have made. Ray’s personal, friendly approach to the business relationship has made working with him comfortable and enjoyable. His financial advice has been professional and valuable. In the time he has been advising us, he has successfully consolidated our portfolio and it has grown significantly. He and his team are always ready to answer questions and give advice. We heartily recommend Ray Calver and the Secura Team as trusted, competent and caring Financial Advisors”.

Vic and Joan Stonehouse, Ministers of the Free Methodist Church in Canada

“Quality Service can simply be defined as “Say what you do and do what you say”. Financial management of investment portfolios and estate planning can be a web of details which can be overwhelming. Important decisions have a direct impact on our present and future financial stability. Ray Calver and his Secura Financial team provide us “Quality Service”. We have confidence in his demonstrated honesty, integrity, and professional knowledge. Ray’s patient guidance provides us the necessary clarity to help us make well informed decisions. Ray has earned our trust which is not an easy thing to do in today’s environment. He shows a genuine interest in meeting our goals. We strongly recommend Ray as a “Financial Advisor of choice” to provide his services to anyone requiring them”.

Dave and Ina Coffin, Retired, Kingston, ON

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Phone: 613-548-1884 Toll Free: 1-888-396-6618
www.securafinancial.com