

Achieving Financial Security for You and Your Family

Few things in life are as important as planning for the future. Yet, not many of us actually take the time to plan for life's major events. At ScotiaMcLeod, financial planning is a process that we use to ensure that preparing for these events is given paramount importance. This involves taking the time to think about what you want out of life (financially and otherwise), to plan how you're going to get there, and to determine whether you're headed in the right direction.

Financial planning helps us find the answers to questions such as:

- "When I retire, will I be able to live according to my needs?"
- "What are the best options for my pension if I retire early?"
- "Will I be able to support the educational needs of my children/grandchildren?"
- "Can my family support themselves if I'm no longer able to?"
- "What is the best way to structure my assets to minimize or defer tax?"

Since finding answers to these questions can be challenging, many clients turn to their financial advisor for direction. In particular, we can facilitate this process by helping you to:

- better understand your current situation
- set realistic goals and objectives
- identify investment opportunities
- allocate resources to meet these goals
- invest in a tax efficient manner

While this can be an informal process, many will benefit from a more formal process involving a comprehensive financial plan being prepared.

A Financial Plan Helps You Get To Where You Want To Go

Financial Planning is traditionally viewed as consisting of four pillars:

- Retirement Planning
- Tax Planning
- Estate Planning
- Investment planning

Each of these pillars helps form the support for the overall financial plan, acting as an independent building block, while also remaining dependent on the others. In fact, building a financial plan is not unlike building a house; it is critical to have a blueprint as a guide. A financial plan will act as your blueprint and will help you achieve your retirement, tax, estate and investment goals and objectives.

The Level of Service You Receive Depends on Your Need

Whether you need a comprehensive financial plan or are interested in a plan directed at one specific financial goal we are fully prepared to meet all of your financial planning needs. Whatever your situation or desired level of service, working together through the ScotiaMcLeod Financial Planning Process ensures that your goals and objectives will be properly recognized and analyzed. Most importantly we are ready to work with you and your family towards developing an action plan that will help you meet your goals for the future.