

One Member, Multiple Goals

Whether it's retirement, children's education, or a major purchase – you invest with a goal in mind and your investments should be structured to help you achieve your goals. With savings accounts, market linked terms and portfolio solutions*, your plan may include a combination of each to help you reach your goals. Consider what is most important to you and your family and prioritize.

Typical Goals



Short term Goals

(1 year to 3 years)

Emergency, Vacation,
Immediate Retirement Needs

For short term goals, you may value piece of mind over higher returns.

- Capital Preservation
- Accessibility
- Income

Investment Solutions:

- Savings accounts (Min \$0)
- Redeemable Term Deposits (Min \$1,000)
- 1-3 year Term Deposits (Min \$1,000)
- NEI Select Income RS Portfolio* (Min \$500 or \$25 Regular Savings)

In addition to shorter term needs like an emergency fund, savings accounts can also be an important part of your medium to long term strategy, such as retirement income needs.



Medium term Goals

(3 years to 5 years)

Down Payment for Home, Car
Purchase, Renovations

For medium term goals you'll likely expect your savings to grow over time, not overnight. Suitable investments often strike a balance between income and growth potential.

- Growth Potential
- Higher income
- Downside protection

Investment Solutions:

- Savings accounts (Min \$0)
- Term Deposits (Min \$1,000)
- Market Linked Terms (Min \$1,000)
- NEI Select Income & Growth Portfolio* (Min \$500 or \$25 Regular Savings)
- NEI Select Balanced Portfolio* (Min \$500 or \$25 Regular Savings)

On top of medium term goals, market linked terms can also compliment your long term strategies, especially if you have a lower tolerance for risk or to add an additional level of diversification.



Long term Goals

(5 years+)

Retirement, Education, Legacy

For long term plans, you may be willing to take on more risk to enjoy the potentially higher rewards. Suitable investments vary, but usually focus on capital appreciation.

- Capital appreciation
- Higher Growth Potential
- Inflation protection
- Downside protection

Investment Solutions:

NEI Portfolio Solutions* are professionally managed solutions with multi-level diversification to help you reach your long-term goals. They are diversified by asset class, geography and investment approach in a simplified offering of a single investment which are available in a range of risk tolerances. (Min \$500 or \$25 Regular Savings)

Did you Know?

Sudden financial changes can throw you off track of achieving your goals. Having a mixed balance of short, medium and long-term savings in place will allow you to be prepared for whatever life throws at you.

*Mutual funds are offered through Credential Asset Management Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. Unless otherwise stated, mutual fund securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Their values change frequently and past performance may not be repeated. Credential Asset Management Inc. and Northwest & Ethical Investments L.P. are all wholly owned subsidiaries of Aviso Wealth Inc. ©Credential is a registered mark owned by Aviso Wealth Inc.

Credential
Asset Management

THRIVE
WEALTH MANAGEMENT
FOR ADVISOR USE ONLY
09/18