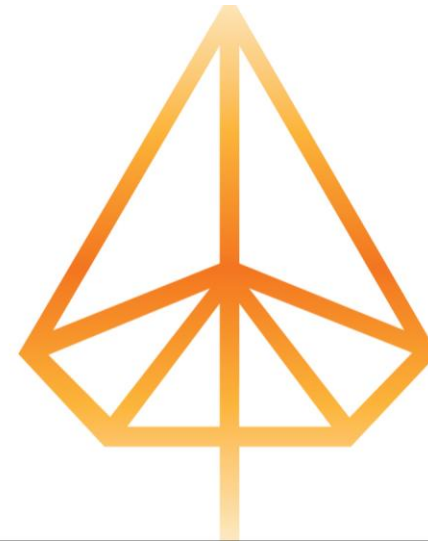


THRIVE
WEALTH MANAGEMENT



Retirement – More than Money

Q2 2018 Playbook

Agenda

- What is retirement?
- How do we help?
 - Money
 - The lifestyle change of retirement
- Who do you know?
- Q&A

What is Retirement?

Steps to Financial Peace of Mind



Day to Day Finances

Build The Foundation

Manage Your Money before it Manages You – J.Huls

Managing finances is a mindset. Making money comes first. Budgeting helps to understand cashflows and obligations. 'Pay yourself first' develops a strong saving habit. Learning how to use credit empowers decisions.

Investing

Fund The Machine

If you don't find a way to make money while you sleep, you will work until you die. – Warren Buffet

'Pay yourself first' will result in both short and long term savings. Investing long term savings makes your money work with you and creates momentum. Investing harnesses the power of compounding.

Risks & Obligations

Protect the Base

Fun is like insurance; the older you get the more it costs. – Kim Hubbard

The machine only works with a foundation, and the foundation must be protected. No cashflow, no foundation nor machine. Always protect the cashflow generator; whether that be you, the investment or a business. A Will, a POA, and an insurance plan, it's all needed.

Taxes

Be Efficient

A penny saved is worth two pennies earned... after taxes. – Randy Thurman

Be tax efficient; different types of earnings are taxed differently. Make tax decisions with the future in mind.

Retirement

Reap The Rewards

The questions isn't at what age I want to retire, it's at what income. – George Foreman

Only you can know how much income is needed investments to fund your retirement lifestyle. Be confident your assets and income streams can provide that income at time of retirement and beyond.

Estate

Be Prepared

Death, taxes and Childbirth! There's never any convenient time for any of them. – Margaret Mitchell

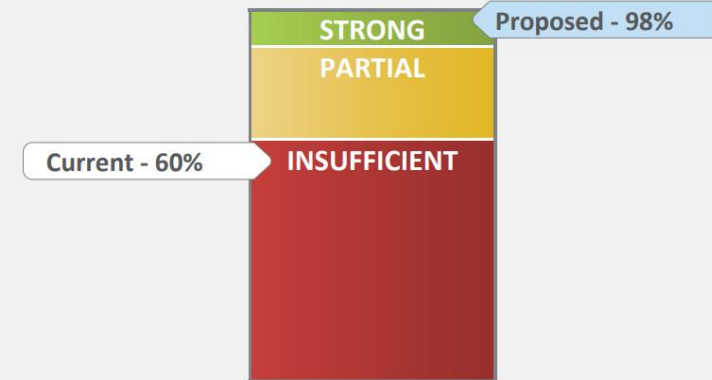
Everyone will have an estate regardless of wealth.

Retirement Goal Coverage

This report shows progress towards the retirement goal. That is, your ability to cover expenses, pay taxes, and maintain discretionary spending during your retirement. The chart to the right compares your current situation to the proposed scenario.

The table below contains a comparison of assumptions, needs, and other goals in both the current situation and in all other situations.

RETIREMENT GOAL COVERAGE

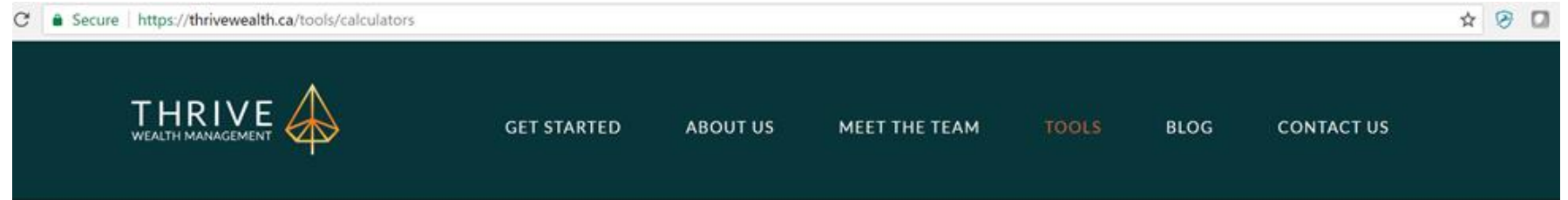


How Do
We Help -
Money

| Assumptions | Current Plan | Proposed Plan |
|-------------------------------------|-----------------------|------------------------------|
| Retirement Age - John / Lorrie | 65 (2038) / 65 (2041) | 66 (2039) / 66 (2042) |
| Life Expectancy - John / Lorrie | 90 (2063) / 90 (2066) | 90 (2063) / 90 (2066) |
| Inflation Rate | 3.00% | 3.00% |
| 1st Year Retirement Needs* | \$112,210 | \$106,721 |
| Assets Funding Retirement | \$380,000 | \$380,000 |
| Current Monthly Savings | \$1,200 | \$1,200 |
| Non-Reg. Additional Monthly Savings | \$0 | \$2,553 |
| Savings Start Date (Index) | 2018/01/01 (0.00%) | 2018/01/01 (0.00%) |
| Additional Lump Sum Savings | \$0 | \$0 |
| Savings Date | 2018/01/01 | 2018/01/01 |
| Pre-Retirement Rate of Return | 3.69% | 5.00% |
| Retirement Rate of Return | 3.69% | 4.57% |
| Plan Overview | | |
| Net Worth at Retirement | \$1,849,275 | \$3,253,326 |
| Net Worth at Plan End | \$991,204 | \$991,204 |
| Year of First Shortfall | 2048 | 2066 |

* = Today's Dollars

Help members save for retirement! Use Calculators and Tools to help client **set savings rates**, understand **options** for Investments, and be **disciplined** to their Plan



How Do
You Help
- Money

CALCULATORS

FINANCIAL PLANNING

Cash Flow
Net Worth
Investor Profile

RETIREMENT PLANNING

Inflation and Your Retirement Income
Will the Money Last?
RRIF Payment
TFSA vs RRSP

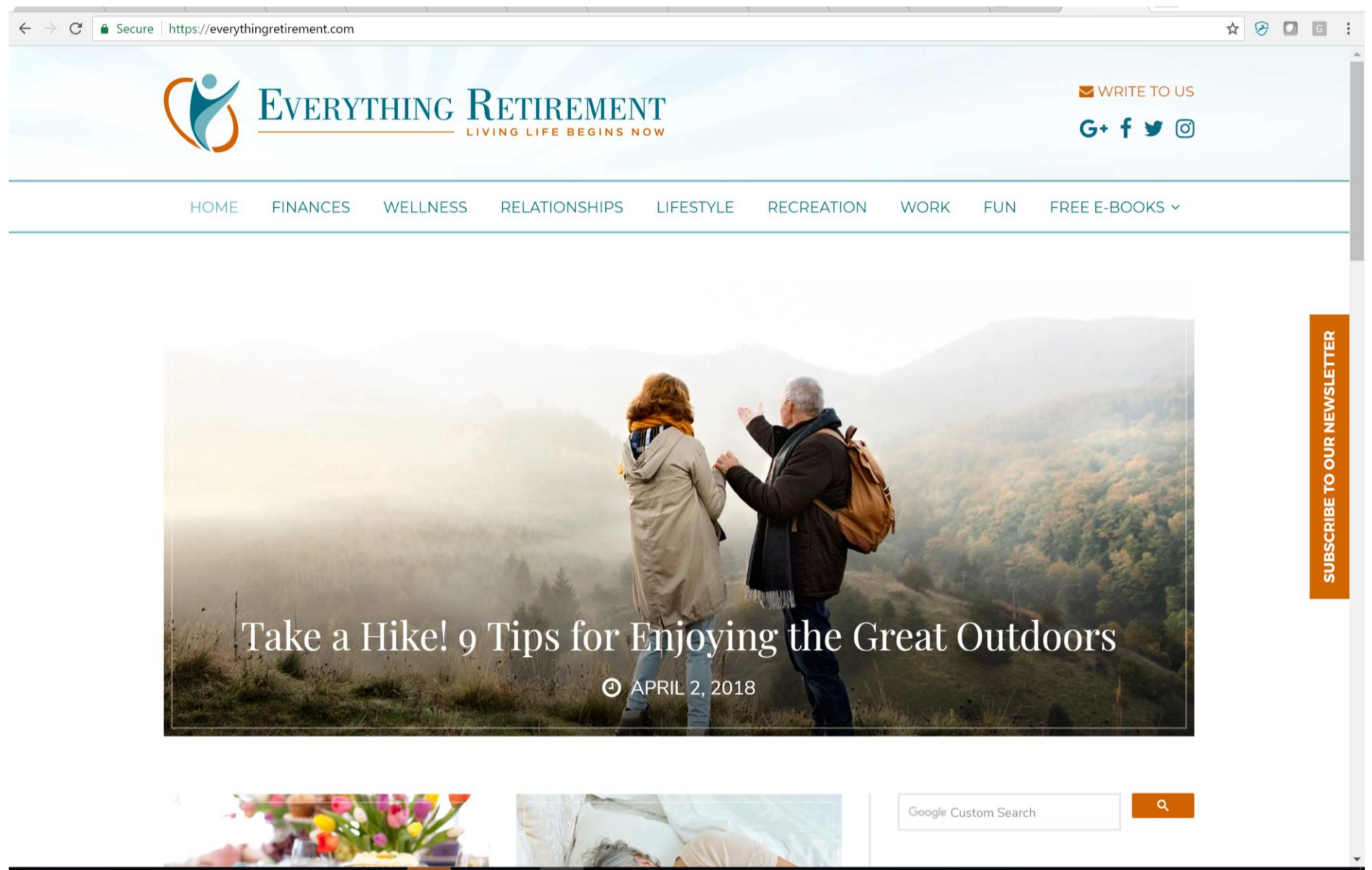
INVESTING AND TAXES

Savings Growth
Cost of Waiting
Real Rate of Return
RRSP Tax Savings
TFSA vs Taxable Investment
Tax Calculator

EDUCATION PLANNING

Start Education Planning Now
Tax Benefits of an RESP

The Lifestyle Change of Retirement



www.everythingretirement.com can be a great resource for clients looking at retirement!





Who Do You
Know?

Discussion:

- Who comes to mind that is nearing retirement?
- Who can we help together?

Q&A
Thank-you!