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Financial Group
...expert advice with superior solutions

Financial Planning & Understanding Life Insurance for a Prosperous Life

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Financial Architect

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Let's start with understanding the Saving patterns

Traditional Vs Smart Way of Saving Money

Traditional Way

- Make Money
- Spend / Pay For Daily Living Expenses
- Save $$$ From The Remaining

How Much You Will Save Per Month?

May Be Not Much....

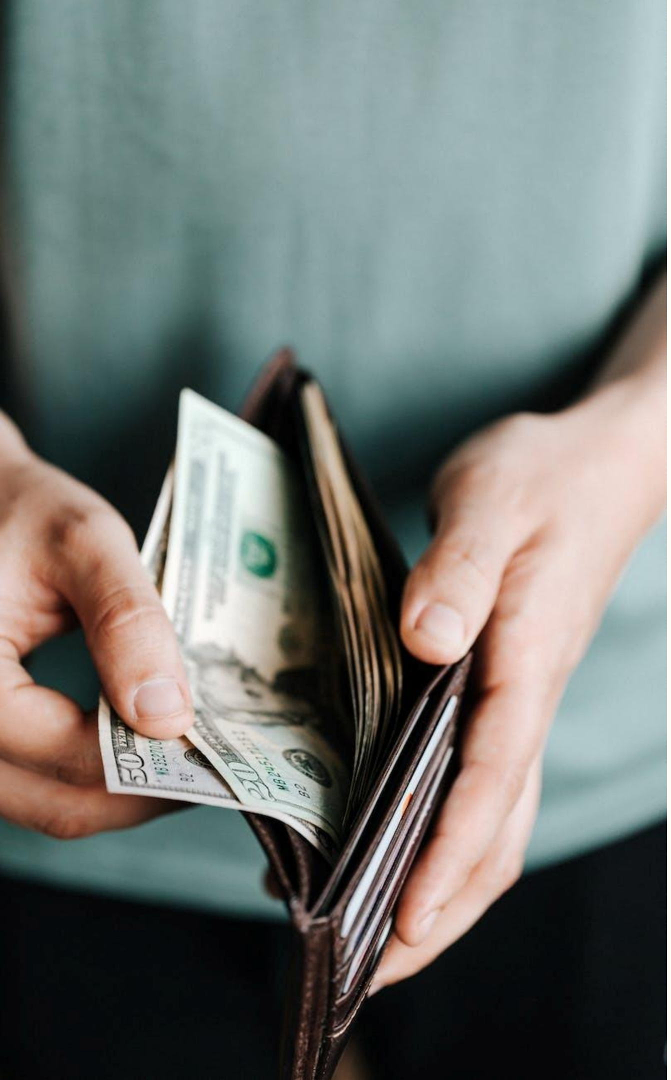
Reason...

We Make More...We Spent More

Like a Robot...

Make Money & Pay Bills...

Are We Bill Paying Machine?



Smart Way

- Make Money
- Save At Least 10% For You First
- Then Pay The Bills…

Is It Possible??

Why Not??

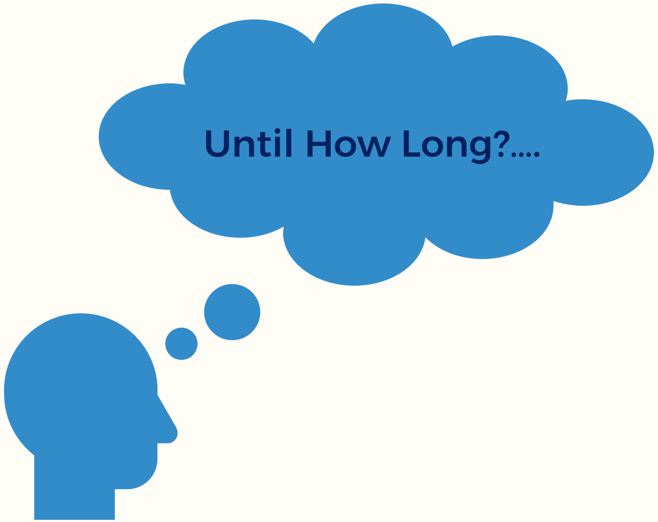
Let's Try, Let’s Plan For It..

If Your Family is going through Financial Difficulties,

I’ll Teach you How To Fulfill That Gap

Once You Are Habitual, Slowly Increase From 10% To 20%, 30%, and more of your Income For Saving

The answer is SIMPLE……..



Until You Achieve Your FIN Number.

What is Your FIN Number?

So That You Don't Have To Work or Worry For Money…

Then What Do You Do……??

Do What You Love To Or Your Heart Tells You To Do

What It Means to you….

Something You Will Do For FREE, Because Now You Can Afford To Do So.

Are You READY?

Five Pillars of Prosperity Planning

Five Pillars of Prosperity Planning

Debt
(Loan)

Controlled
Vs
Uncontrolled

&

Good Debt
Vs
Bad Debts

Five Pillars of Prosperity Planning

Debt (Loan)

Controlled
Vs
Uncontrolled

&

Good Debt
Vs
Bad Debts

Protection Planning

Cover Debt (Life)

Cover Active Income (Life)

Critical Illness Coverage

Disability Insurance (Pay Cheque Protection)

Five Pillars of Prosperity Planning

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Retirement Planning

Registered Vs Non-Registered

FHSA, TFSA, RRSP, DCPP, DBPP

Tax Sheltered Growth Strategy

Borrow to Invest Strategy

Five Pillars of Prosperity Planning

Debt (Loan)	Protection Planning	Retirement Planning	Child Financial Planning
Controlled Vs Uncontrolled & Good Debt Vs Bad Debts	Cover Debt (Life) Cover Active Income (Life) Critical Illness Coverage Disability Insurance (Pay Cheque Protection)	Registered Vs Non-Registered FHSA, TFSA, RRSP, DCPP, DBPP Tax Sheltered Growth Strategy Borrow to Invest Strategy	Higher Education (RESP) Secure Health With Accumulation of Wealth

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Five Pillars of Prosperity Planning

Debt (Loan)

Controlled Vs Uncontrolled

&

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Tax Sheltered Growth Strategy

Borrow to Invest Strategy

Child Financial Planning

Higher Education (RESP)

Secure Health With Accumulation of Wealth

Estate Planning

Wills

Health Care Directives

Enduring Power of Attorney

Generational Wealth Transfer

Vehicles to Invest the Money

Asset Classes

Diversifying your portfolio by investing in different types of assets can help to protect you from volatility

Vehicles to Invest the Money

Asset Classes

Diversifying your portfolio by investing in different types of assets can help to protect you from volatility.

Cash / Fixed Income

- Cash equivalents
- Money market funds
- U.S. Treasury bills
- Guaranteed Income Certificates (GICs)
- Bonds

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Equities

- Stocks
- ETFs
- Dividend Payments

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Registered Accounts

- TFSA
- FHSA
- RESP
- RRSP/ RRIF
- LIRA
- DPSP
- DCPP/ DBPP
- RDSP

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Non Registered Accounts

- Various Investment Options Available

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- **TFSA**
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Non Registered Accounts

- Various Investment Options Available

Alternative Investments

- Real Estate
- Gold
- Silver
- Cryptocurrency
- Peer-to-Peer loans

Let's Understand The RULE OF 72

$$\frac{72}{\%\ \text{Rate of Return}} = \text{Time to double your investment}$$

72/1% = 72 Years

72/2% = 36 Years

72/3% = 24 Years

72/6% = 12 Years

72/9% = 8 Years

72/12% = 6 Years

When do you want your money to be Doubled?

Our target is as soon as possible!

Example Based on The Rule of 72

Let's See The Power of Compounding

Example of Saving $100/M For 18 Years

	Ben	Joan	Juli	Owen	Sam
Starting Age	0	0	0	0	0
Monthly Investment	$100	$100	$100	$100	$100
Your Invested Amount	$21,600	$21,600	$21,600	$21,600	$21,600
Rate of Return (%)	2%	4%	6%	9%	12%
University Time (Age 18)	$26,017	$31,664	$38,929	$54,037	$76,543
Retirement (Age 66)	$66,550	$206,862	$648,533	$3,655,124	$20,984,855

SIX FINANCIAL CORNERSTONES
While Investing

SIX FINANCIAL CORNERSTONES

SAFE

1

Is It SAFE Enough?

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SIX FINANCIAL CORNERSTONES

SAFE

1

Is It SAFE Enough?

TAX ADVANTAGES

2

Does It Have TAX ADVANTAGES?

SIX FINANCIAL CORNERSTONES

PROTECTION

3

Does It Have Proper PROTECTION For Your Family, Financially?

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SIX FINANCIAL CORNERSTONES

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INCOME

4

Can I Have INCOME If I Am Disabled Or ill?

SAFE

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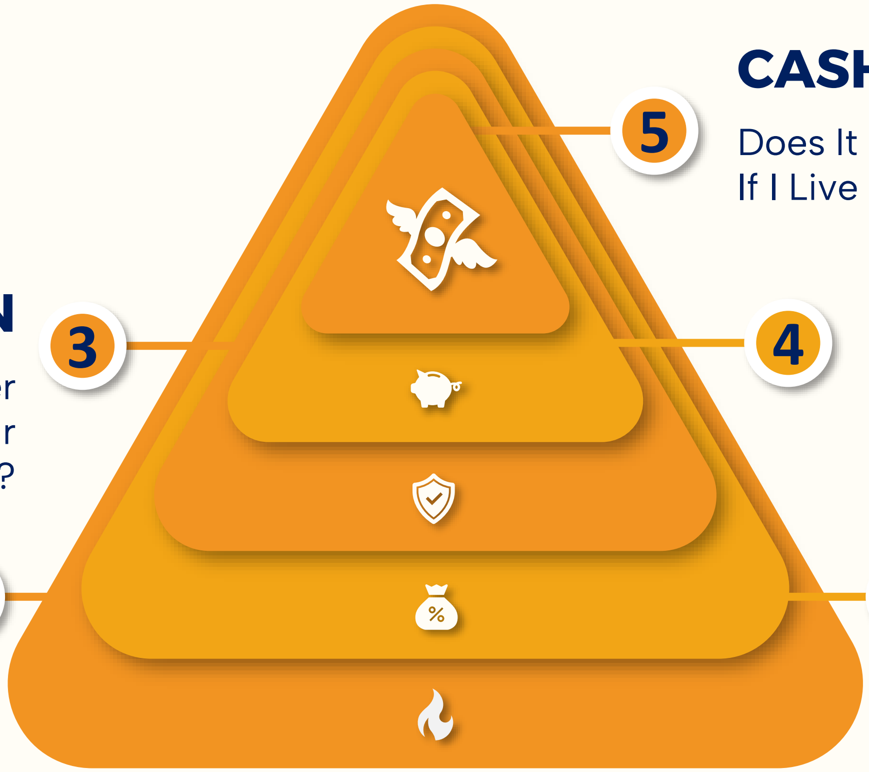
SIX FINANCIAL CORNERSTONES



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Does It Have TAX ADVANTAGES?

3 PROTECTION

Does It Have Proper PROTECTION For Your Family, Financially?

4 INCOME

Can I Have INCOME If I Am Disabled Or ill?

5 CASH ACCESS

Does It Have CASH ACCESS If I Live Too Long?

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GROW

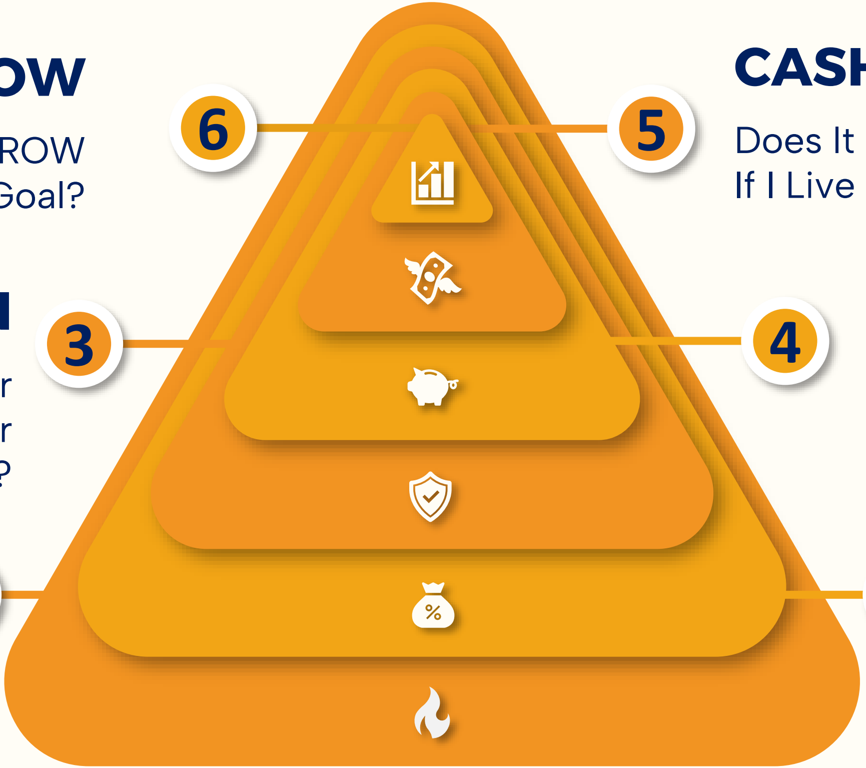
6

Can It Potentially GROW To Achieve Your Goal?

CASH ACCESS

5

Does It Have CASH ACCESS If I Live Too Long?



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Does It Have TAX ADVANTAGES?

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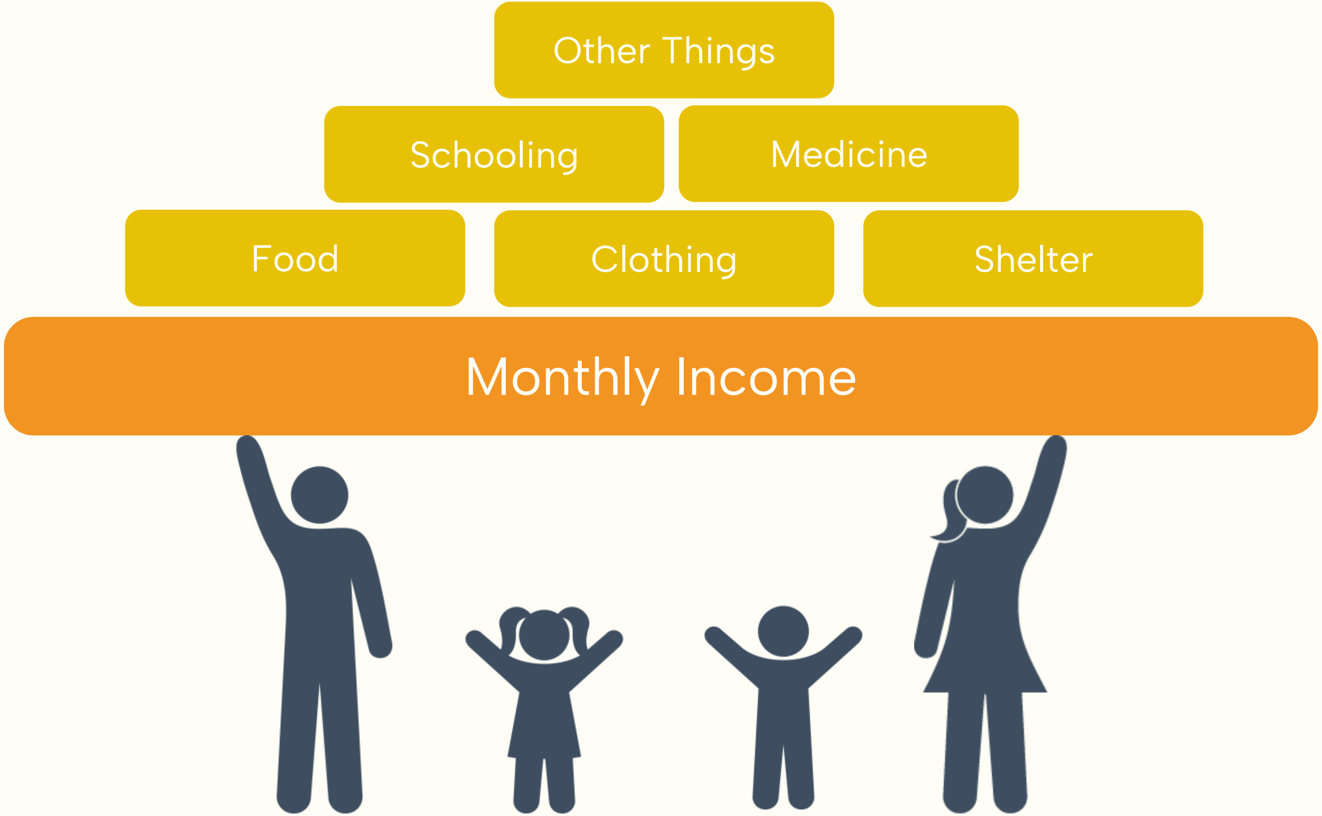
Steps of Financial Prosperity

Foundation for the Financial Planning

How Life Insurance Works

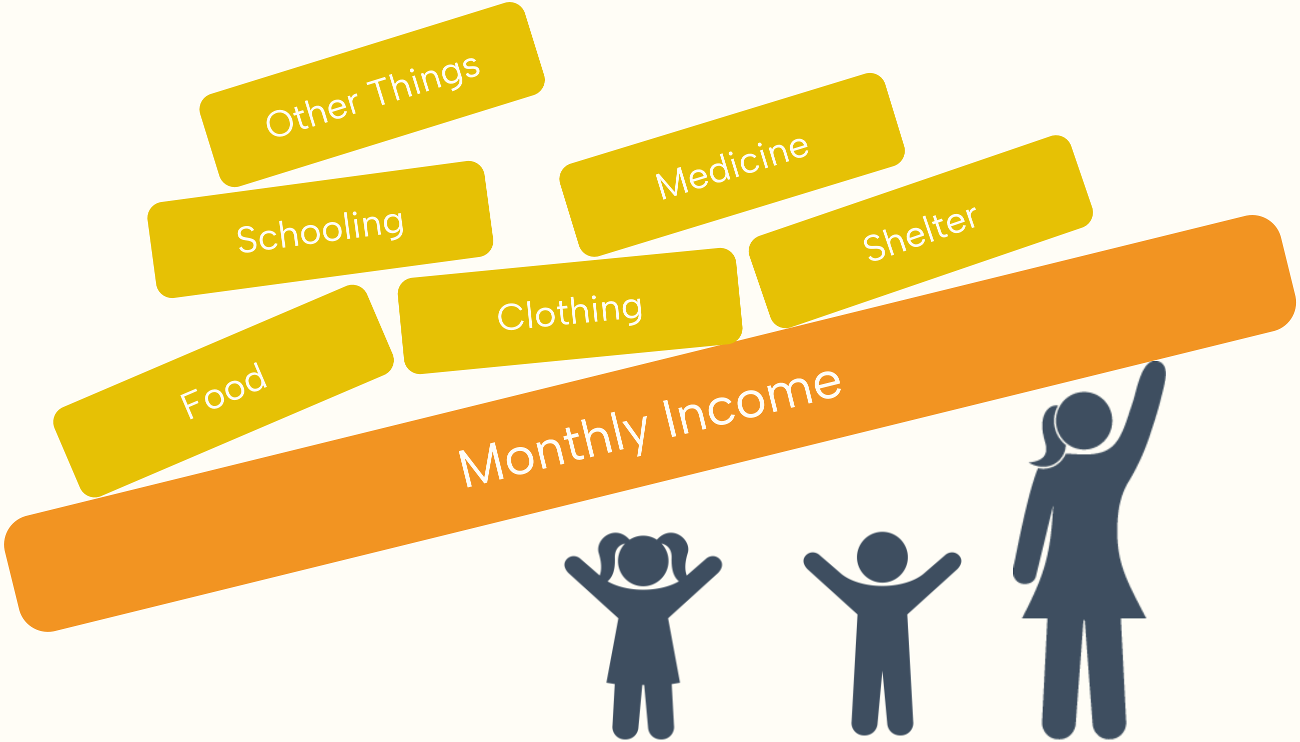
You are the Provider of Your Family!



If Either of You Pass Away

Without Life Insurance

Your Family Will Suffer Financially



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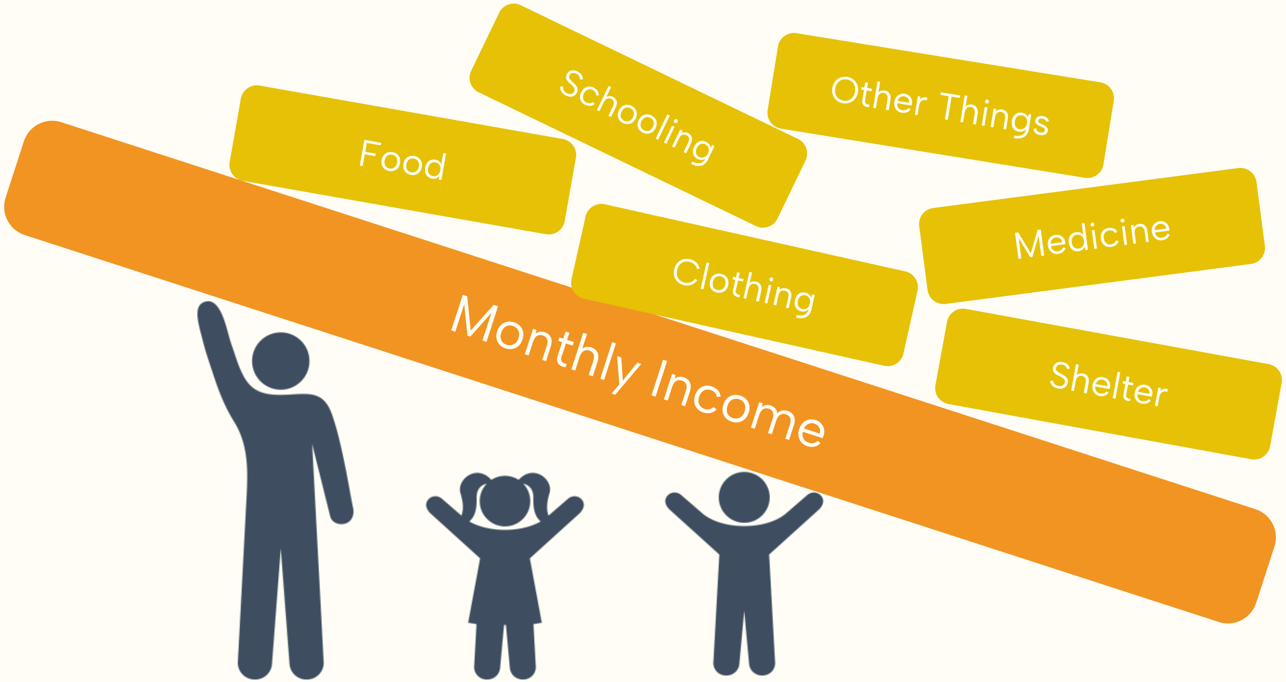
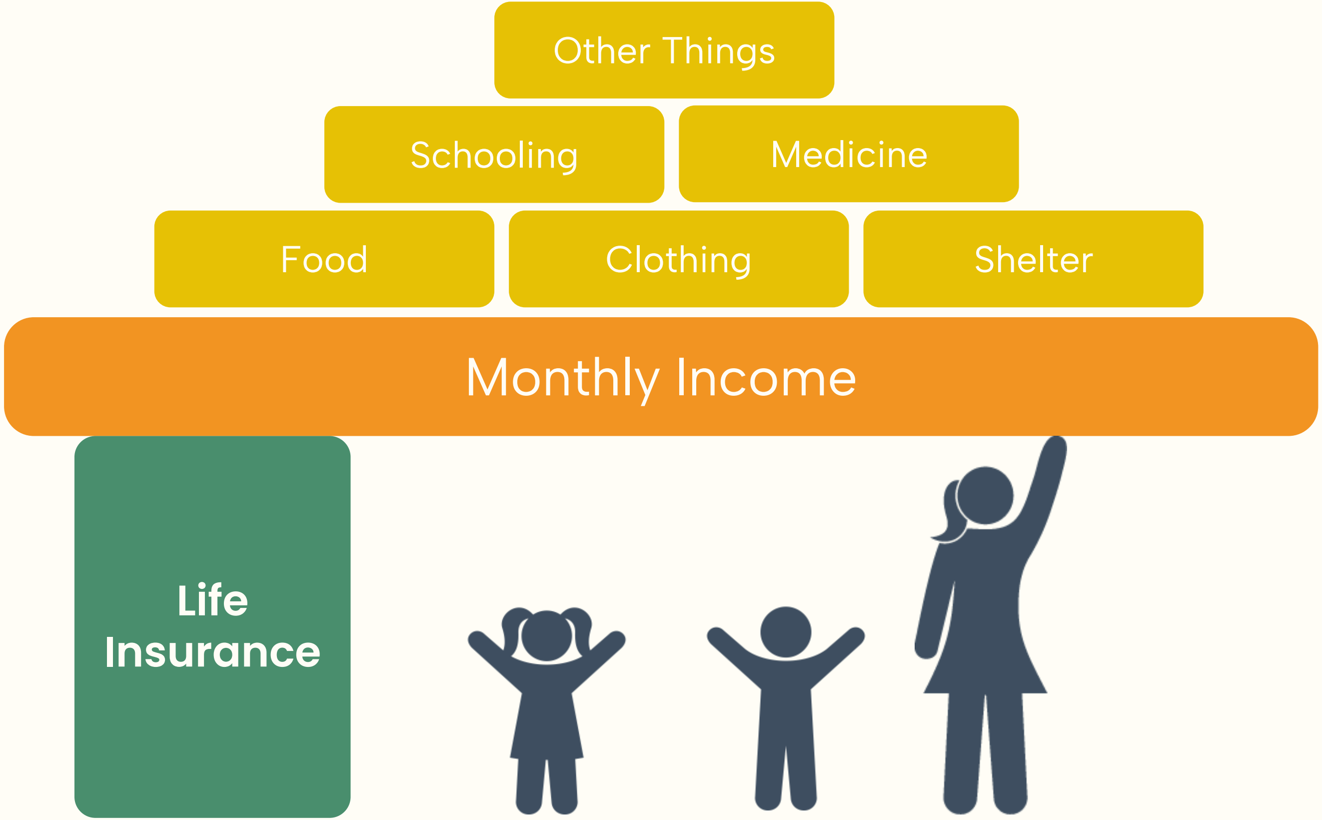


How Life Insurance Works

If Either of You Pass Away
With Life Insurance
Your Family is Financially Protected



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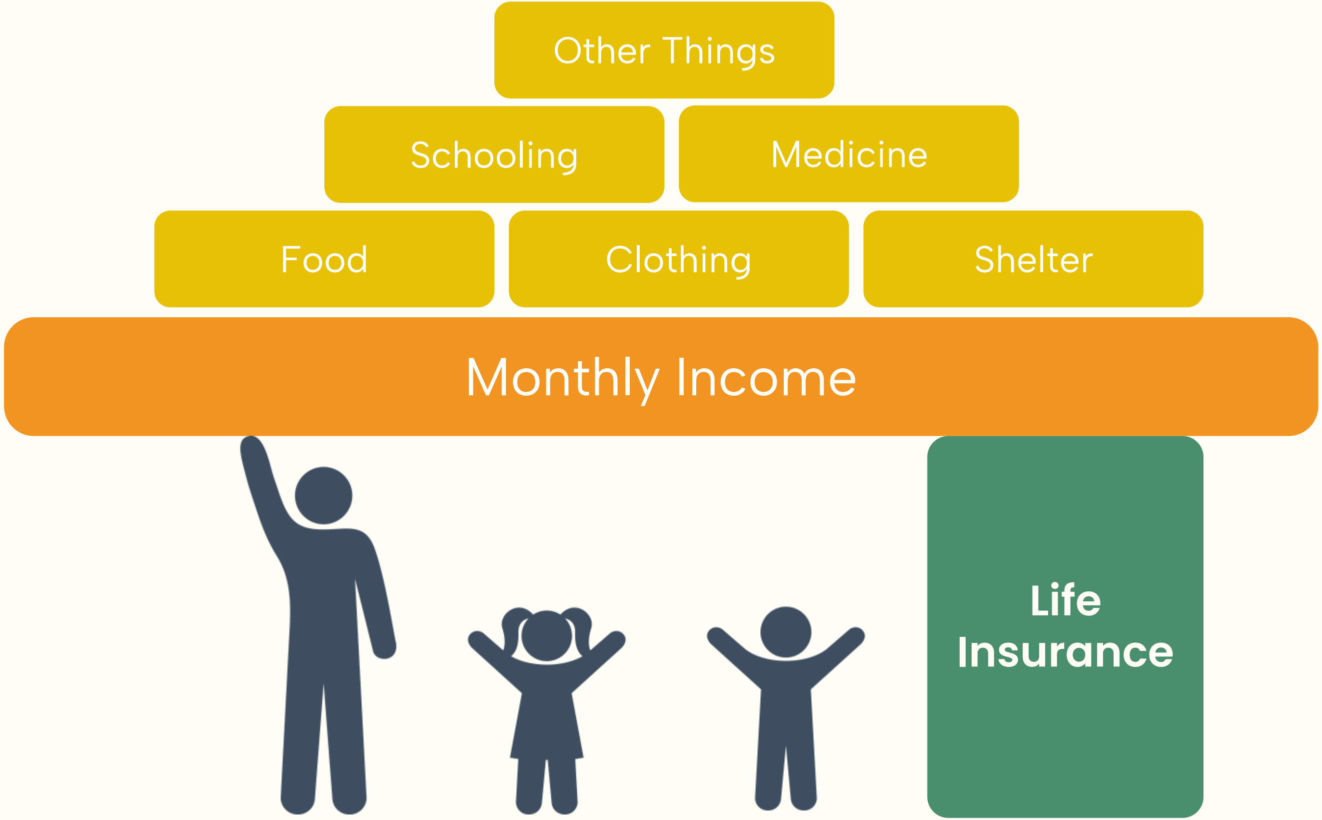

Flexible Insurance/Protection Plans

Foundation for the Financial Planning

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Die too Soon

- Death Benefits
- Living Benefits
- Life Insurance
- Tax Free Money for your Family

Lived too long

- No Cash Value
- No Coverage Left
- You can renew at Higher Premium

Short Term Planning (Term Insurance)

Flexible Insurance/Protection Plans

Foundation for the Financial Planning

Die Too Soon

- Death Benefits
- Living Benefits
- Life Insurance
- Tax Free Money for your Family

Lived Too Long

- Cash Value
- Tax free retirement
- Tax free wealth transfer
- Interest, Liquid, Tax Benefites, 0% Loses

Long Term Planning (Permanent Insurance)

3 Benefits from One Plan

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Tax-Free Cash for Premature Death
($$$ for the Loved one)

3 Benefits from One Plan

Tax-Free Cash for Premature Death
($$$ for the Loved one)

Tax-Free Cash For Retirement or
Critically/Terminal Illness

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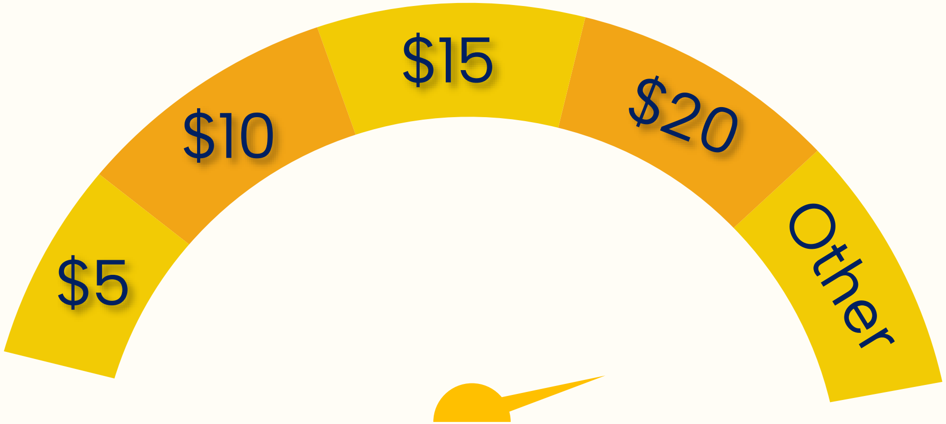
Tax-Free Cash for Premature Death
($$$ for the Loved one)

Tax-Free Cash For Retirement or
Critically/Terminal Illness

Tax-Free Wealth Transfer
(Final Taxes, Funeral Expenses, Gifts etc.)

Protect the Financial Future of Your Family

How Much Do You Want to Save and Invest Per Day to Get All Three Benefits?



Any other amount

Understanding of Group Benefits

Employer- Sponsored Insurance and Wellness Programs

Covers multiple employees under one policy

Examples: health, dental, vision, life, disability and retirement Plans

“Plan does not fail, but we fail to plan”

Warren Buffett

Stay Informed

Book One on One Consultation with your Trusted Financial Advisor

Thank You

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