ONE DAY WORKSHOP – DATE:

When you plan for a **Resilient Retirement** you experience the confidence that your planning has incorporated the latest strategies in risk management, tax planning and retirement income modeling so your PLAN can successfully deal with the inevitable changes and challenges that are sure to come your way. Plan to attend the Resilient Retirement Workshop to increase your probability of retirement success

Register online at takechargeofchange.com or call 204.977.8026

Plan a Resilient Retirement

BOOST YOUR RETIREMENT PLANNING CONFIDENCE BY FOLLOWING A PROVEN 9 STEP SYSTEM FOR RETIREMENT PLANNING SUCCESS

In the Resilient Retirement Workshop you will learn strategies that will help you plan your retirement with confidence. **The 9 Step System for Retirement Planning Success** is designed to buffer you against change and uncertainty. The **9 Step System** will confirm the retirement strategies most appropriate for your situation and you will dramatically increase the probability that you will experience the retirement that you dream of.

The 9 Step System for a Resilient Retirement Workshop will;

- In an age of change, this program will provide you with **peace of mind** and confidence
- **You will know your numbers** – required investment return, how much can you spend, investment capital required and how inflation will impact your retirement cash flows
- Sweeping demographic changes are taking place in Canada and around the world. Learn how you can **profit from these large scale forces** that will impact economies, capital markets, pensions plans and health care
- Learn how to **write the tax man out of your will** – you have worked hard for your assets, this workshop will minimize the government's beneficiary status!
- An aging population is impacting government benefits. Learn how **Canada Pension Plan (CPP) and Old Age Security (OAS) are changing**, what your benefits will be and how to properly coordinate these benefits into your retirement plan
- Learn and apply 6 Wealth Preservation Strategies so you **don't outlive your retirement capital**
- Learn and apply investment strategies used by professional money managers by discovering the 10 Retirement Investment Principles that will **reduce risk in uncertain times**.

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YOU SHOULD ATTEND IF...

- **You are five to ten years from retirement and want to confirm that you are on track**
- **You are currently retired and want to confirm that your current plan has no gaps**
- **Volatile markets have you concerned. You want to hear the "insider" strategies used by professional portfolio managers to reduce market risk**
- **You want to know your retirement "numbers"**
- **Writing the tax man out of your will sounds intriguing. These are strategies you want to know**
- **Retirement is not just financial. You want to hear the wellness strategies that will enhance retirement health to enjoy the money you have set aside for retirement**

Experience Our 9 Step System for Retirement Planning Success

We are living in a world experiencing rapid and dramatic change. Changes in the areas of politics, economics, capital markets, demographics will shape how we view and plan for retirement. These changes will create both opportunity and challenge. Without a plan and strategy, overwhelm and anxiety can dominate the thinking of those trying to plan their retirement. With **a plan and strategy** you will experience greater peace of mind and be equipped to seize the planning opportunities that emerge.

You will confidently build your own retirement planning strategy by attending this retirement seminar. By applying the latest information and strategies in the areas of; tax reduction, passing on wealth, retirement income funding, investment planning, and fostering long term retirement health (physically, emotionally, and cognitively).

PROGRAM FORMAT

The one day workshop includes lively presentations, and individual exercises. **Pre-workshop exercises:** Prior to the workshop you will receive special exercises that will allow you to prepare in advance of the workshop in order to get maximum value from the experience. Combined with the actual workshop experience you will be able to develop a specific post workshop retirement action plan.

TAKING ACTION

By attending this workshop you will be able to identify the retirement strategies that are most appropriate to your circumstances. The workshop experience will help you to confirm your numbers; when you can retire, sustainable after tax income, and required investment returns. **This workshop will help you identify gaps in your current plan as well as opportunities to take advantage of.** You will walk away from this workshop with a clear action plan and renewed confidence about your retirement future.

Who Should Attend?

Retirement Income Planning and Peace of Mind are terms that don't always go together. This is especially true in an age of change and the negative news events that are being piped into our homes 24/7. The increased anxiety this creates can make it challenging for people to plan objectively for their retirement. On top of global changes, there are constant changes and developments in the areas of; tax, government pensions, employer sponsored pensions, health care, investment products – all of which need to be factored into your retirement income planning.

THE 9 STEP SYSTEM FOR RETIREMENT PLANNING SUCCESS WORKSHOP IS FOR YOU IF;

- You have spent many years accumulating financial and pension assets for your retirement. You now want to know how to properly coordinate; employer pensions, RRSP's, TFSA's, non registered investments into an organized structure that will produce **tax effective retirement income**.
- You have a hunch that low yielding GIC's won't generate sufficient returns to fund your long term retirement but investing makes you nervous because of the market volatility the past few years. You want to **understand and possibly apply the same principles used by professional money managers** to reduce market risk
- You have worked hard to build your estate and some of your assets may be legacy assets. You would like to know how to **utilize "trusts" to pass legacy assets (cottage property, business assets and portfolio)** on to your children and/or grandchildren.
- You have an employer sponsored pension plan. You want to have a better understanding as to how this plan ties into your overall retirement plan and **what questions you need to ask your employer** to properly maximize and coordinate this important component to your retirement game plan.
- You understand that health planning and retirement planning go together. You want to hear **the cutting edge health strategies** for retirement to maintain the energy and cognitive health that's needed to enjoy your retirement years to the maximum!
- You simply want **confirmation that your planning is on track**. If it's not, you want to develop an action plan that will put you back on the road to retirement planning success – It's called Peace of Mind and Confidence!

"Solid content, comprehensive program, excellent framework to provide structure toward change a change initiator."

– Dr. Ian Mogilevsky

WORKSHOP DETAILS

Date:

Location:

Registration
8:30 to 9:00 am

Workshop 9:00 am to 5:00 pm
(lunch break 12:00 to 1:00 pm)

Tel: 204.977.8026

Email: info@takechargeofchange.com

What You'll Learn

PART 1: Thoughts about retirement can conjure up two different emotions in most people – warm thoughts about the freedom to do whatever you choose and fear or concern. Perhaps it's just a small, nagging concern that sits at the back of your mind. Sometimes there are fears that just won't leave you alone. In this planning module you will;

- Understand the **myths and facts** around retirement planning and aging
- Capture areas of concern so you can identify your **"peace of mind" strategies**
- Understand the psychology behind "change" to prepare properly for retirement
- Get concrete about your specific goals/concerns and aspirations for your retirement
- Understand and **apply a powerful strategy – D.O.S.** – to obtain peace of mind and confidence about the future

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PART 2: Your goals and aspirations for retirement are fueled by a specific amount of after tax income for retirement. One of the most important To Do's in the area of retirement income planning is to properly forecast the amount of after tax income you require to fund your lifestyle goals. In this module we will;

- Provide specific worksheets for expense tracking and monitoring that are convenient and work
- Cover important **rules of thumb** for retirees as they transition into retirement
- Share helpful planning tips as to how retirement cash flow needs tend to change as people age
- We will discuss the negative **impact of inflation** on cash flow and how to defend against it

PART 3: The Government giveth and they taketh sway. As Canadians we enjoy a wide variety of municipal, provincial and federal programs that form part of the foundation of all retirement income plans. It's important to know the benefits that you are entitled to and how they fit into your overall plan. In this module we will;

- **Old Age Security** – we will cover what the potential benefits will be, how to qualify, and how to minimize possible claw backs on this benefit
- **CPP** – in this section we will help you confirm your benefit amounts, if you should take your benefit before age 65, how the survivor benefits on this pension work, and most importantly, how and when to apply for the benefit

PART 4: Understanding your pension plan. An employer pension plan can be the cornerstone of your financial security in retirement. Your employer pension plan will play an important role in supplementing government pensions and may be your most important retirement asset. In this module we will;

- Help you to understand how the difference kinds of pension plans work, including; defined benefit plans, defined contribution plans, and Group RRSP plans
- You will learn the **6 key questions** to ask about your pension plan before you retire
- You will understand how to create income from each of the pension options
- We will cover strategies for creating **survivor income** for your partner as well as maximizing estate value
- The 4 Pension Tax Planning Strategies will be covered so you maximize your after tax retirement income

PART 5: Your Money Your Way – RRSP's/RRIF's, TFSA's. These are some of the most powerful wealth building tools that individuals can use for their retirement income planning. For most people, these accounts play an important role in supplementing government and employer pensions to provide the after tax income that is required. For the self employed, these registered accounts are foundational to a properly structured retirement plan to supplement business assets that may be used for retirement. In this module we will;

- With the introduction of TFSA accounts it may not be to your advantage to make an RRSP contribution. In this section we will show you how to determine your funding priorities when it comes to TFSA and RRSP contributions
- We will unpack the methods for **producing income** from RRSP and TFSA accounts when you retire
- We will cover the "nuts" and "bolts" of how these accounts work so you are not missing out on any planning opportunities

PART 6: Investing for Retirement. The starting point to retirement investing is to, "know your numbers" (required capital, requited return, required income) and don't take more investment risk than necessary to achieve your numbers. In this module;

- How to determine the investment strategy that matches your retirement goals
- 12 Principles that professional portfolio managers use to reduce market risk
- The **5 methods of tax planning** for your portfolio
- Your personal Investment Policy Statement (IPS) – the key to investment success
- The **8 psychological strategies** used by successful investors

PART 7: Write the Tax Man out of your Will. You have worked hard to build your pension, real estate, business and financial assets. At the end of this module you will know how to protect your assets, and reduce the tax you will pay. Topics include;

- **Using TRUSTS to defer tax**, reduce tax and to split tax and to control how assets are to be used
- 10 Estate Planning tips **to reduce tax and probate fees**
- Two powerful strategies for funding any outstanding tax costs on your estate

PART 8: Maximize your retirement by maximizing your HEALTH – the most effective retirement planning in the world will not mean much if you don't have your health to enjoy the financial security and dreams you have worked hard to achieve. Health is the dynamic interplay between five areas; emotional, relational, mental, physical, and nutritional. In this module we will cover:

- Maintaining your cognitive/mental health through retirement is imperative. We will review **10 Brain health strategies** that you need to apply to your retirement wellness strategy
- Learn the one total body exercise that acts like a "fountain of Youth"
- Identity health destroying nutritional habits and learn the **health boosting foods and supplements** that are critical to you enjoying your retirement

PART 9: Putting it all together. The first 8 modules provide you with the necessary ingredients for building an effective retirement game plan. In this section we help you pull the workshop experience into one overall strategy for retirement. To accomplish this, each workshop participant will use the facts of their situation, gathered through the workshop experience, to take advantage of a computer simulation for their retirement. **This simulation will address the following questions;**

- what level of after tax income you can sustain through your retirement years
- what rate of return do you require to achieve your retirement income goals
- How will your net worth change through your retirement
- Is your plan optimized to reduce tax
- Corrective strategies to pursue and/or opportunities to take advantage of
- Use the **"Strategy Matrix" to effectively plan your post workshop retirement action plan**

The result – confidence and peace of mind about your retirement future

WHAT YOU WILL RECEIVE

- **A comprehensive 150 plus page workshop binder that includes; resource material, retirement planning worksheets, planning/ reflection exercises and retirement planning checklists**

- **Action Plan Template – used throughout the workshop, this template will help you craft your Resilient Retirement action steps so you are ready to take specific and concrete action on your retirement plan**

- **Six Part Resilient Retirement DVD Instructional video complete with worksheets. Useful long after the workshop to remind you of key principles that you can use in your retirement income planning**

- **"Mastering Fat Loss" bonus DVD**

- **Retirement Computer Simulation – this customized computer simulation will provide you with a report that answers the following questions; how much retirement income can I generate, what returns do I require is my plan tax efficient? The report includes a free 60 minute consultation to address your personal retirement income questions**

Workshop Instructors

SHAUN HUMPHRIES

Shaun has over 25 years of experience in the financial services industry. Over that time he has helped hundreds of clients plan and implement their retirement game plan. Shaun encourages people to see the opportunity inside of periods of transition and change by teaching retirement strategies crafted over his 25 years of working in the area of retirement planning. In addition, Shaun is passionate about health and wellness. He expresses this interest through active training and racing in triathlons. Shaun and his wife Tanya enjoy an active lifestyle with their four children. He takes the lessons learned from business, sport and family life and integrates them into the workshop experience. Shaun is not teaching theory. He teaches real life tried in the trenches ideas and strategies that work.

DR. GORDON SIMS, ND, L.Ac

Dr. Sims graduated from a four year Doctoral program a the National College of Naturopathic Medicine in Portland Oregon. In addition to the Naturopathic program, Dr. Sims obtained a Masters in Oriental Medicine (board certified acupuncturist and herbalist NCCAOM). Dr. Sims examines each condition from both a naturopathic and Classical Chinese medical perspective. Both systems are used to treat disease. The faculty of medicine at the University of Manitoba has asked Dr. Sims to participate in lectures to educate medical students about naturopathic and Chinese medicine. Dr. Sims provides timely advice for building personal health resiliency.

Registration Form

Reserve my seat(s) for the **Take Charge of Change Resilient Retirement Workshop** scheduled for:______________ .

CONTACT INFORMATION

Name:

Billing Address:

City: Province: Postal Code:

Email Address*:

Phone Number: Fax Number*:

*I would like to receive notification of future events:

Via E-mail ☐ Yes ☐ No Via Fax ☐ Yes ☐ No

PAYMENT INFORMATION $199/PERSON OR $249/COUPLE

Payment options:

☐ Cheque – I've enclosed a cheque payable to the Resiliency Lab

☐ Credit Card – I'm paying by credit card, contact me for details

☐ I will be registering online at www.takechargeofchange.com

FIVE WAYS TO REGISTER

Submit your registration information via:

Phone: 204.977.8026 **Internet:** takechargeofchange.com

Fax: 204.452.6273 **Email:** info@takechargeofchange.com

Mail: Take Charge of Change, 1345 Taylor Avenue
Winnipeg, MB R3M 3Y9

☐ *I am unable to attend this event, please keep me on your contact list for future events*

☐ *My company/organization would be interested in exploring customized workshops*

OUR GUARANTEE

You will be satisfied with the Take Charge of Change Resilient Retirement Workshop – or your money back. If you don't think the knowledge you gain is worth your investment, just turn in your course materials. We will return every penny of your money, no questions asked!

TAKE CHARGE OF CHANGE

At Take Charge of Change, we teach individuals how to successfully manage change, challenge and uncertainty by teaching them how to be personally resilient. We do this by delivering action oriented workshops and personal coaching. We understand that new transitions or improving performance can be full of challenge. We believe in the power of education that leads to new understandings, and increased confidence.

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