OUR SERVICES

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CASH FLOW PLANNING

- Evaluate current holdings and look for opportunities to increase returns on cash balances
- Develop practical cash flow plan to reduce cash bleed
- Help determine appropriate emergency fund account
- Look for opportunities for additional savings
- Prioritize your spending and prepare for potential pitfalls

DEBT MANAGEMENT

- Analyze debt structure and assess lending opportunities
- Evaluate the benefits of mortgage refinancing
- Evaluate the economic benefits of semi-monthly payment programs and accelerated payment programs

GOAL RELATED

- Provide more confidence for financial matters, focusing on goals, priorities, direction and structure
- Annual planning evaluations and goal tracking
- Provide proactive follow up on action items
- Establish and track individual and family goals
- Vacation planning and quality-of-life enhancements
- Calculate net worth and review cash flow annually
- Regularly review investment strategy

RETIREMENT PLANNING

- Evaluate pension plans, DBPP, DCPP, RRSPs & TFSAs
- Analyze pension options such as commuted value vs. deferred pension & survivor benefit options
- Calculate retirement plan benefits, including CPP & OAS
- Calculate CRA required minimum RRIF withdrawals
- Unlocking LIRA/LIF proceeds for increased flexibility

INVESTMENT MANAGEMENT

- Consolidate investment paperwork
- Provide RRSP, RRIF, TFSA & RESP investment advice
- Explain investment options in simple English
- Provide secure on-line account access
- Provide annual asset allocation & account rebalancing
- Quarterly portfolio performance reviews

TAX-SMART PLANNING

- Review Notice of Assessment to uncover tax-smart opportunities
- Provide tax-smart planning strategies
- Discuss benefits of RRSP vs TFSA contributions
- Year-end capital gain/loss consolidated reporting

INSURANCE PLANNING

- Evaluate current life, disability, critical illness & long-term care insurance and look for opportunities to reduce costs and/or adjust coverage

EMOTIONAL

- Provide encouragement for effort and successes
- Advise against reactive or emotional decisions which can negatively affect your portfolio
- Support you through transitional phases: major illness, death, inheritance, career, retirement, child birth, divorce
- Evaluate your risk tolerance
- Help you understand the various attitudes toward money and the financial decision-making associated with each
- Knowledgeable full-time Client Service Assistant
- 30 hours of annual professional development to better serve your changing needs

ECONOMIC ANALYSIS

- Provide economic and stock market updates, help you filter out the "noise", and explain the impact to your goals
- Help you evaluate economic data to determine what you should and shouldn't be concerned about
- Analyze the effects of inflation on your goals
- Consider how living longer will affect your retirement plans

COMMUNICATION

- Provide detailed investment information
- Keep you up to date with product, service and strategy changes and improvements
- Conduct annual financial review meetings, with calls as needed in between
- Provide appointment summary follow-up letters
- Send quarterly newsletters and "perspective" letters

EDUCATION PLANNING

- Discuss available funding options and pros & cons of each
- Maximize Canada Education Savings Grant (CESG)
- Educate your kids on benefits of saving and investing

PERSONAL PROPERTY ANALYSIS

- Calculate benefits of purchasing vs leasing vehicles
- Analyze economics of second property or rental property

EMPLOYMENT SUPPORT

- Strategies to maximize employer benefits & DC plans
- Analyze the economic benefits of employment offers
- Evaluate stock options and distributions

BANKING & MORTGAGES

- Access to some of the best savings vehicles in Canada

Manulife Securities

strong reliable trustworthy forward-thinking

Manulife Securities Incorporated is a Member of the Canadian Investor Protection Fund.
Stocks, bonds and mutual funds are offered through Manulife Securities Incorporated.
Insurance products and services are offered through Manulife Securities Insurance Inc.