



Helping Manage the Retirement Transition

Gilles R. Marceau & Associates Inc.

Consultants in Retirement Planning

What We Do...

Gilles R. Marceau & Associates Inc has been providing comprehensive, holistic retirement planning to clients since 1988. Unlike most financial service providers, we sell no products and collect no commissions or hidden fees.

Our fee for service approach results in each client receiving only appropriate services, free from conflict of interest.

Our services ensure that clients can:

- ◆ Access professionals in financial & lifestyle consulting who understand what is important about their lives (and money).
- ◆ Understand the financial alternatives so that knowledgeable

decision (s) can be made.

- ◆ Appreciate that our full-spectrum service is offered on a retainer basis (this means you pay a single annual fee and can call or come in as frequently as needed).

Retirement Planning Issues We Address in our Consulting...

Most individuals in their mid to late 50s concern themselves with proving retirement income during their lifetime. And with a third of their lives still left to live, many are beginning to realize their needs are different as they think

through the various stages of life they will transition. Our job:

- ◆ Help the client paint the picture of what he or she wants and then keep him or her focused on their

achievement.

- ◆ Inform & educate the client.
- ◆ Provide opinions & advice that leads to solutions to the needs that the client has identified.

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Our Goal- Freedom of Choice for Clients

Informed Choice - based upon information, education, knowledge of options

Relevant Choice - truly supports personal goals & needs

Ease of Choice - decision-making made easy

Comfortable Choice - can you live with your decisions?

Timely Choice - are you exercising your choices when they really count?



“At this point, the driving force is not money but internalized feelings of accomplishing other goals in one’s life..”

From work to?

Most individuals in their mid to late 50’s concern themselves with providing retirement income during their lifetime. And with a third of their lives still left to live, many are beginning to realize their needs are different as they think through the various stages of life they will retire to.

Our Retirement Planning process commences with a review of the transitions the client is facing as he/she ages and the resultant finan-

cial issues associated with planning retirement. Issues such as working part time; investment planning and of the potential funding of specific and ongoing lifestyle hopes, dreams and aspirations become the centre of discussion.

We coach on a basis that if an individual wishes to maximize his/her options, it is necessary to take control of the future, to the extent that this is possible.

What can be controlled should be controlled. Life choices can then become a real possibility with the individual determining the direction of his/her life.

This First Retirement is a period that most individuals will enjoy until they arrive at that point in time in which their energy levels do not permit them to ‘keep such a pace’.

The natural aging process begins to affect one’s ability to continuously do.

Our retirement planning will ensure that you will be worry free financially so that you can continue to make valued contributions to all facets of life.

The topic of aging is one that many prefer to avoid. Yet, it is a process all of us must go through.

We can prepare for aging only if we talk about it.

While it may be difficult for some people to picture a situation 20 years into the future, it is an essential discussion to ensure the personal retirement plan also

addresses potential needs.

For example, during the *First Retirement Stage* decisions about where to live may be based on work-related factors.

At the *Second Retirement Stage*, the housing decision becomes part of the individual’s personal planning choices.

Whether an individual re-

mains in his/her current home or community ultimately depends on what the individual wants out of life.

Planning for the *Second Retirement Stage* means we must face its inevitability.

As such, Wills and Powers of attorney must be addressed as part of the retirement plan.

Health and the potential affect on Finances

The effects of possible long-term health care needs on an investment portfolio will have significant effect on capital.

While discussion of this *Third Retirement Stage* may be an uncomfortable subject, you need to get through the reluctance barrier to ensure

that you have plans that anticipate real potential situations.

A recent RBC Insurance/Ipsos-Reid survey found that 34% of respondents were worried about the cost of care in their old age.

Our retirement planning will take into consideration

this potential real situation.

We do so because we want our clients to make relevant choices with respect to supporting their personal goals and needs at all stages of their retirement years.



“The *Third Retirement* represents that stage in which our health may affect our finances.”



Our Privacy Statement

Our Financial Planning Service meets the requirements of the Privacy Legislation that came into effect January 1, 2004. Our Privacy & Consent Statement is as follows:

“Our Privacy Policy and Commitment to Protecting your Privacy. As our client, you trust us with your personal information. We respect that trust and want you to be aware of our commitment to protect the information you share in the course of doing business with us.

□ You have the right to know why an organization collects, uses or discloses your personal information.

□ You have the right to expect an organization to handle your information reasonably and to not use it for any other purpose other than the one to which you consented.

□ You have the right to know who in an organization is responsible for protecting your information.

□ You have the right to expect an organization to protect your information from unauthorized disclosure.

□ You have the right to inspect the information an organization holds about you and make sure it is accurate, complete and current.

□ You have the right to expect an organization to destroy your information when requested or when no longer required for the intended original purpose.

□ You have the right to confidentially complain to an organization about how it handles your information and to the Privacy Commissioner of Canada if need be.

How we Collect, Use and Disclose Your Information

When you do business with us, you share personal information so that we may provide you with advice that best meet your needs. We assume your consent for our firm to use this information in an appropriate manner. We may use and disclose this information in order to:

□ Communicate with you in a timely and efficient manner

□ Create a personal retirement plan

What We Will NOT Do With Your Information

We do not sell client information to anyone. Nor do we share client information with organizations outside of our relationship with you that would use it to contact you about their own products or services.

Our “Total Retirement Planning Process” has five distinct steps to help clients:

1. **Clarify** their present situation by collecting and assessing all relevant financial data and by understanding the potential life expectancy of the client and his/her spouse/partner.

2. **Confirm** what they want to accomplish by identifying personal and financial goals and objectives. As both lifestyle and financial planners, we review the ‘three life stages’ associated with planning retirement and the resulting financial consequences of each these stages.

3. **Identify** financial issues that can create barriers to the achievement of financial Independence.

4. **Understand** choices through discussion of the alternative solutions available. Techniques, such as income splitting and investment planning, form part of the financial planning process for retirement. However, the encompassing personal retirement plan must incorporate the much broader aspects of lifestyle, too. The issue is not just, “Can I afford it?” its also ‘How do I want to spend the time I have left?’ as the answers to this question many times affects the structuring of the financial recommendations.

5. **Implement** the right strategies to assure that each client reaches his/her goals and objectives.

Our Process and Outcome

Through the discipline we use (referred to as the “Total Retirement Planning Process”), clients are assured that our recommendations meet the highest standards of objectivity, fairness, full disclosure, confidentiality and personal and professional integrity.

Our integrated Retirement Planning Service will assist clients in the achievement of personal well-being by combining the understanding of personal lifestyle objectives with professional, objective financial advice. We work with each client’s

investment and insurance advisors and legal and accounting professionals to ensure that there is delivery of competitive products and services that meet the strategies as established within the personal retirement plan.

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Our Practice Leader

Gilles R. Marceau CLU, CFP, RFP, P.R.P

Our services are provided for through our Practice Leader, Gilles Marceau.

Gilles Marceau is an accomplished Financial Planning, Retirement and Lifestyle Planning Consultant and Educator, with more than 30 years of professional and senior management experience in the Financial Services Industry.

He brings credentials, which are indicative of his pursuit of continuous professional development. He is a Certified Financial Planner (CFP) and a Registered Financial Planner (RFP) as well as a Chartered Life Underwriter (CLU). In 1998, he was awarded the Professional Retirement Planner (P.R.P) designation. Each of these designations is supported by in depth and very successful 30-year career in the Life Insurance, Banking and the Investment and Securities businesses. Gilles is the Co-Chair of the Professional Retirement Planners designation accredited through the Canadian Association of pre-Retirement Planners.

He has held the positions of Director of Individual Insurance Marketing for one of Canada's leading life insurance companies; Regional Manager for a financial planning practice directed to high net worth individuals; Managing Partner, Marketing Development for what was Canada's largest Trust Company and Managing Partner in a fee based Financial Planning/Employee Benefit firm.

Why hire a Professional Retirement Planner?

Most people are not financial experts. Yet increasingly, individuals are in charge of their own financial futures. Most are aware that planning is critical, yet don't have the time or the expertise to develop a plan and make the needed financial decisions.

Maybe you consulted with a financial advisor in the past...perhaps you felt you were being asked to buy something you didn't fully understand. Maybe you felt that products were recommended without consideration for your overall financial situation. Comprehen-

sive, holistic, fee-only retirement planning eliminates these concerns. You receive objective advice targeted to your needs and goals.

Retirement Planning is all about creating the architects plans required to achieve those goals necessary to get the life you want. Thus, you cannot financially plan any retirement financial model unless there is a clear vision of the future.

In this context, money is simply a servant in that its purpose is to support the

life one wants.

We work with our clients to help them answer the questions- **What else, other than work, defines you?**

Once that is established, **How much do I need to support this lifestyle?**

Our fees are established and guaranteed once we have had a no obligation 'introductory meeting' with the prospective client. The purpose of this meeting is to establish how our services will make a difference in the client's life; confirm the process we will use and determine the amount of time required to complete the plan.