**MoneyWorks**

# FINANCIAL PLANNING

EKC MoneyWorks

ndcu MoneyWorks

GFCU MoneyWorks

- BUILDING YOUR WEALTH
- PROTECTING YOUR FAMILY
- PLANNING YOUR RETIREMENT
- CREATING YOUR LEGACY

*Simple, convenient and hassle-free, we have solutions that work for you.*

- Together we will help you:
  - build a retirement plan tailored to you
  - invest well with your unique lifestyle needs in mind
  - create peace of mind knowing your loved ones are protected
  - create an estate plan that reflects your values
  - protect your business or plan your succession strategy

## OUR EXPERIENCED FINANCIAL ADVISORS ARE HERE TO HELP YOU MEET YOUR LIFE GOALS

We provide comprehensive financial planning and investment management to ensure you are working to achieve all the things that matter most to you.

We recognize the value and importance of integrating insurance and estate planning into your overall financial and estate plan. We will help ensure that your personal and corporate goals are met, now and in the future.

## BUILDING YOUR WEALTH

We help our clients to build, manage, grow, protect, and distribute wealth. Your peace of mind and success is built on our expert knowledge and solutions matched to your aspirations. Whether you're just starting out or already an experienced investor, talk to us about creating a

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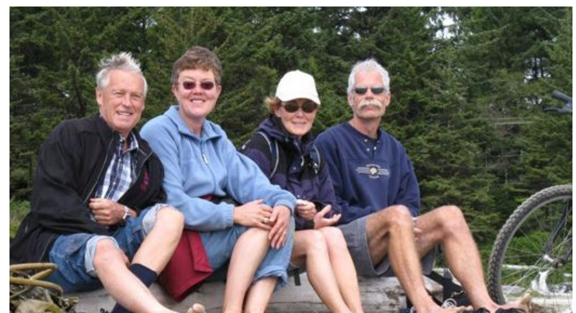

## *Six steps to your financial plan*

1. Ask a lot of questions to understand your present situation.
2. Identify your personal and financial goals and objectives (what are you trying to achieve).
3. Look for problems and opportunities (issues you may not even be aware of).
4. Provide a written recommendation (so that we both know what we are trying to do—and to have something to refer back to in the future to see if we are on track).
5. Assist you with putting in place whatever we recommend.
6. Review your financial situation a minimum of once a year and adjust our efforts as required.

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EKC MoneyWorks

EKCCU.COM

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## NOTES

Qtrade Advisor

0948859 B.C. LTD.
doing business as
EKC MoneyWorks,
GFCU MoneyWorks,
and NDCU MoneyWorks



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financial plan customized to your lifestyle, long-term objectives, and risk tolerance. We can help with minimizing taxes and maximizing income. Let us help you get to where you want to go!

- Tax Free Savings Account (TFSA)
- Registered Retirement Savings Plan (RRSP)
- Registered Education Savings Plan (RESP)
- Guaranteed Investment Certificate (GIC)
- Annuities (Term Certain and Life)
- Mutual Funds
- Segregated Funds

## PROTECTING YOUR FAMILY

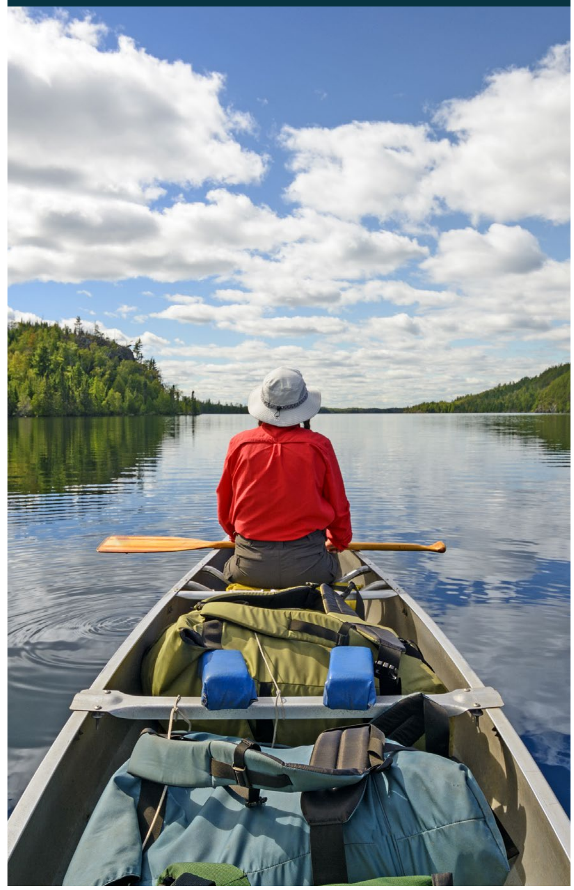
Life entails risks. The risk of accident, illness or death presents the potential for financial losses for each of us and those who depend on us. There is a wide selection of insurance options that offer the opportunity to share the risk of financial loss.

- Life Insurance
- Guaranteed Issue Life Insurance
- Disability Insurance (Accident and Sickness Insurance)
- Critical Illness Insurance
- Specialty Risk Insurance
- Long Term Care Insurance

## PLANNING YOUR RETIREMENT

To enjoy retirement and keep your pre-retirement standard of living, you have to be prepared for the day when you stop receiving a salary. How do you know what you will need? Let us show you

Bring your dreams
*We'll provide the coffee.*



how to take steps today to create the retirement you envision. For those already in your retirement income phase, let us ensure that you are receiving the best return in the most tax-efficient way.

- Registered Retirement Savings Plan (RRSP)
- Retirement Income Fund (RIF)
- Locked-In Retirement Accounts (LIRA)
- Locked-In Income Fund (LIF)
- Annuities (Term Certain and Life)

## CREATING YOUR LEGACY

The concept of estate planning is not just for the wealthy. Estate planning provides you with the opportunity to align the distribution of your wealth with your desires. It could include structuring asset ownership, creating a will, establishing buy-out arrangements for a business, establishing charitable donations, and minimizing income taxes without compromising your intentions.

- Segregated Funds
- Life Insurance
- Annuities (Term Certain and Life)