Western Retirement Plans Presents...

The Western Retirement Plans is pleased to sponsor a 1-Day Financial and Pre-Retirement Workshop presented by **The Financial Education Institute of Canada** (the Institute). This workshop will provide some insight to your questions surrounding the transitions and roadblocks you may encounter along the way such as:

When, Where, and How Do I Start?

How Do I Create a “Rest-of-my-life-plan?”

How Do Government Plans Work?

Will CPP be Around When I Retire?

Is It Too Late for Me?

The Institute recognizes that, no matter how important financial affairs may be, sorting through all of the financial questions can be really difficult and confusing. The Institute is here to help by sharing with you, how to build a “rest-of-your-life plan.”

Many transitions will influence your plan – are you prepared? Take a moment to review Your Life Stage Chart and ask yourself:

- Which stage of the life cycle chart are you at?
- Are your financial plans in order?
- What transitions and roadblocks might you need to navigate on the road to your retirement?
- Do you have strategies in place to protect what you have worked so hard to accumulate?

Come and share in a **focusing day** to create your own unique “rest-of-your-life plan.”

True success in retirement is not just about the money – it’s also about health, wellness, meaningful activities, relationships, self-fulfillment, and the pursuit of happiness.

What Stages of Life Are You At?

YOUTH 0-20	ADULTHOOD 21-40	ADULTHOOD 41-60	MATURITY 61+
Youth Personality Development Biological Growth Formal Education	Family, Parenting Job/Work Spiritual Growth	Eldercare Focus Career/Profession Spiritual Quest Personal Integration Wholeness	Self-Actualization, Knowledge, Wisdom Spiritual Identity Life’s Purpose Contribute to Others Legacy Planning
TRANSITIONS	**TRANSITIONS**	**TRANSITIONS**	**TRANSITIONS**
Lifelong Learning Graduation	Lifelong Learning Marriage/Living Common Law Children Career Promotion Separation/Divorce Blended Families	Lifelong Learning Retirement – Normal, Early, or Later Loss of a Parent Loss of a Job Eldercare Responsibility Work Disengagement “Empty Nest” Syndrome	Lifelong Learning The 3 Retirements: 1. Leisure 2. Volunteerism 3. Paid Work Grandchildren Home Health Relationships
FINANCIAL PLANNING	**FINANCIAL PLANNING**	**FINANCIAL PLANNING**	**FINANCIAL PLANNING**
First Savings Account Investment Risk Tolerance	Investment Portfolio Purchase Home Employer Pensions GRSPs, RRSPs, RESPs Risk Management – Insurance Will/Power of Attorney Life Insurance Critical Illness Insurance Disability Insurance	Cash Flow is the Life Blood Focus on Net Worth – Asset Accumulation Pension Planning Reserve Fund (Emergency) Debt Liquidation Mortgage Paid Financial Gain/Loss Tax Planning Inheritance	Estate Planning Succession Planning Pension & Investment Withdrawals Charitable Giving Long-Term Care Insurance Retirement/ Nursing Home Secondary Residences
ROADBLOCKS	**ROADBLOCKS**	**ROADBLOCKS**	**ROADBLOCKS**
Learning Disability Financial Constraints	Taxes and Inflation Poor Attitude Procrastination Serious Illness	Disability Bad Investments Lack of Discipline Major Financial Loss Serious Illness	Bereavement – Coping with Loss Insufficient Financial, Retirement, and Lifestyle Planning Serious Illness

Space is limited, so Register Now!

www.uwo.ca/humanresources/