

Putting It All Together

“It sounds like a great idea. Just picking that one stock or doing some day trading and catch up to where I should be financially. It is a quick and easy way to make up for lost time and lack of money. Besides it sounds pretty exciting and fun.”

The get rich quick scheme described above can be exciting, is very high risk, uncertain and is pretty close to gambling. *The odd person can make it work but that is very rare.* A “get quick rich” scheme is no substitute for solid financial planning.

Financial planning incorporates several areas including: insurance (several types), investments, cash flow analysis, retirement planning, taxation, RRSP's and RRIF's, annuities, debt management, ownership strategies and estate planning to name a few considerations. A financial plan is an integrated plan which considers all of the above in conjunction with your unique family needs and goals.

For many people this process seems overwhelming and intimidating however it does not have to be. Working with a professional planner who has experience in analysing your goals, your needs and desires is a good start. Having the process explained to you in their individual parts and how everything fits together is also important. A plan that is thought out, systematic, put into action and monitored can be an excellent investment of time. It will not be as exciting as day trading or provide a “rush” but the results can be more certain.

Based on my experience, many people tell me their financial plans are in great shape and nothing further needs to be done. When these same people let me look at their plans, 99% of the time improvements or adjustments are required. Keep in mind; I *do not* sell products, charge fees or commissions so I can provide an unbiased view! We are striving to accomplish the same thing. For you to have a well developed plan in place that will meet **your families financial and retirement goals.**

What state is your financial situation in? Have you looked at all the component parts and are they properly integrated? Do you have specific goals in mind and are they being met?

Maybe it is time to reconsider your estate and financial plan. Working with an individual like myself, can help you in the overall process. I can also evaluate what you have in place to see if it makes sense for your particular situation. Regardless of your age and family situation, it is not too late to look at your plans.

Should you have any questions regarding your estate and financial plans, feel free to contact me toll free at 1-877-526-7526.

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