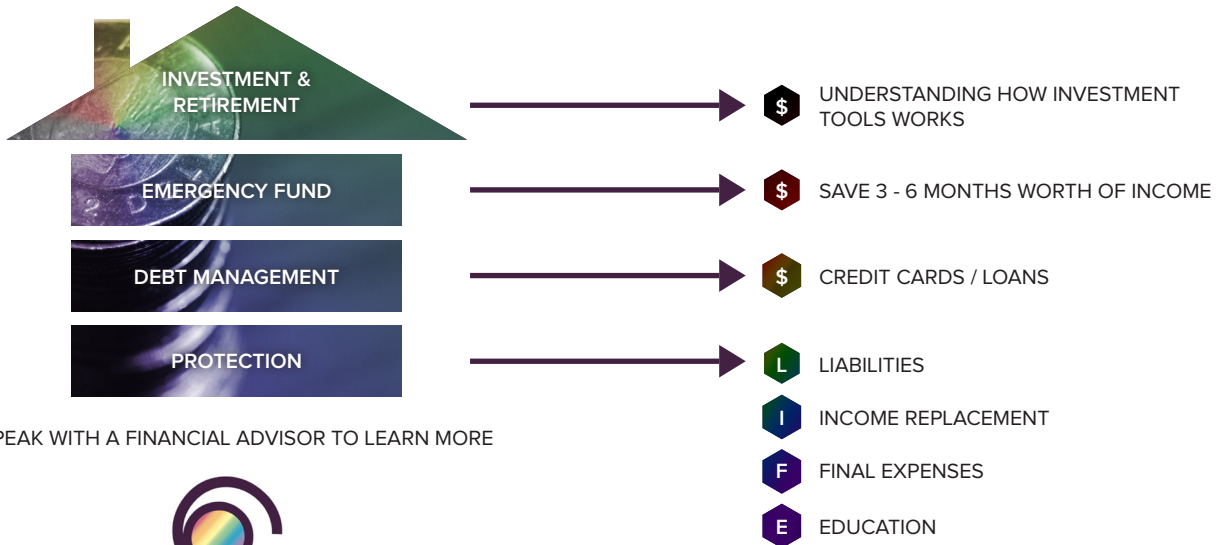


BUILDING YOUR FINANCIAL HOUSE

BUILD IT FROM THE GROUND UP



SPEAK WITH A FINANCIAL ADVISOR TO LEARN MORE

INVESTMENT VEHICLES

HOW TO GROW OUR INVESTMENT WITH TAX ADVANTAGES

- POSSIBLE TAX DEDUCTION
- TAX ADVANTAGE GROWTH

- NO TAX DEDUCTION
- TAX FREE GROWTH

A stack of coins with a rainbow spectrum overlay, enclosed in a white hexagonal frame with a purple border. The text "RRSP" is centered in white.

RRSP

A stack of coins with a rainbow spectrum overlay, enclosed in a white hexagonal frame with a purple border. The text "NON-REGISTERED" is centered in white.

NON-REGISTERED

A stack of coins with a rainbow spectrum overlay, enclosed in a white hexagonal frame with a purple border. The text "TFSA" is centered in white.

TFSA

A stack of coins with a rainbow spectrum overlay, enclosed in a white hexagonal frame with a purple border. The text "UL" is centered in white.

UL

- TAX DEDUCTION
- TAX DEFERRED GROWTH

- NO TAX DEDUCTIONS
- TAX FREE GROWTH

MINIMUM VS. FIXED PAYMENTS

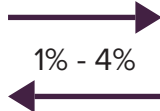
INITIAL BALANCE: \$3,000
INTEREST RATE: 18%

**RULE OF 72: $72 \div 18 =$
4 YEARS**



	MINIMUM PAYMENTS OF 2.5% / MONTH (\$75)	MAKE FIXED PAYMENTS OF \$100 / MONTH	DIFFERENCE IS \$25 MORE
TIME TO PAY OFF BALANCE	263 MONTHS (22 YEARS)	41 MONTHS (3.5 YEARS)	222 MONTHS (18.5 YEARS) TIME SAVED
TOTAL INTEREST PAID	\$4,115.41	\$1,015.49	\$3,099.92 MONEY SAVED

POWER OF COMPOUNDING INTEREST: RULE OF 72



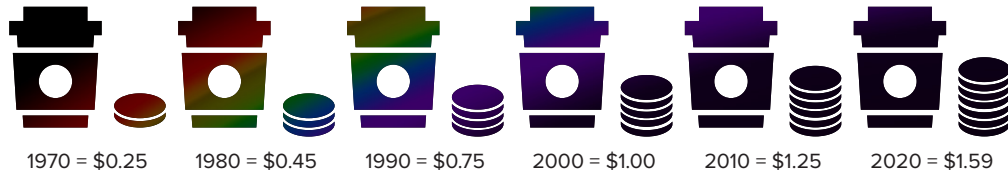
72 ÷ 4(%) = 18 MONEY DOUBLES EVERY 18 YEARS		72 ÷ 8(%) = 9 MONEY DOUBLES EVERY 9 YEARS		72 ÷ 12(%) = 6 MONEY DOUBLES EVERY 6 YEARS	
AGE	AMOUNT	AGE	AMOUNT	AGE	AMOUNT
30	\$3,600	30	\$3,600	30	\$3,600
48	\$7,200	39	\$7,200	36	\$7,200
66	\$14,400	48	\$14,400	42	\$14,400
		57	\$28,800	48	\$28,800
		66	\$57,600	54	\$57,600
				60	\$115,200
				66	\$230,400

THE DIFFERENCE BETWEEN 4% VS. 12% IS \$216,000

HOW DOES INFLATION EFFECT OUR INVESTMENTS?

AS INFLATION GOES UP, WE GET LESS FOR MORE MONEY

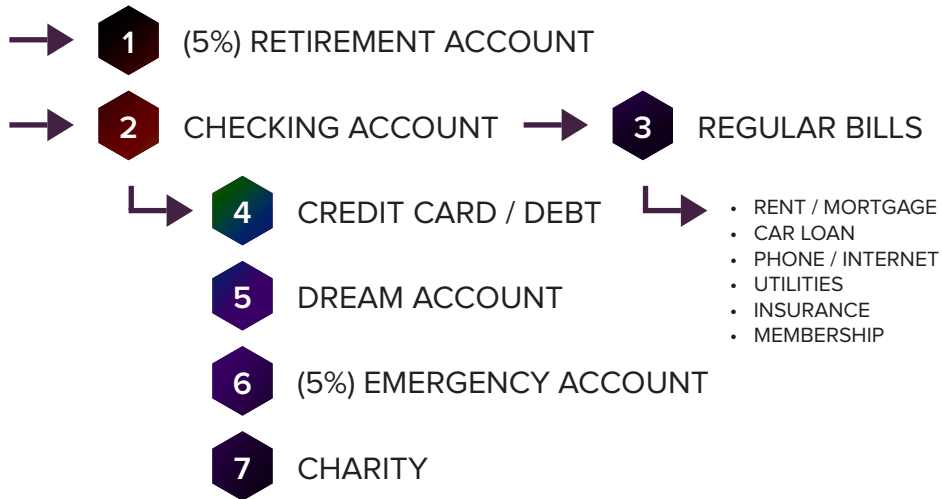
HOW INFLATION HAS CHANGED THE PRICE OF A CUP OF COFFEE OVER TIME



1970 - 2020 CANADIAN AVERAGE INFLATION RATE IS 3.9% (BANK OF CANADA)

DON'T LET INFLATION ERODE AWAY YOUR INVESTMENTS

DAVID BACH'S 7 PLACES YOUR MONEY NEEDS TO GO AUTOMATICALLY



PLAN AHEAD TO PREVENT GETTING INTO DEBT

BASIC CALCULATION FOR INSURANCE COVERAGE

“LIFE” IS AN ACRONYM FOR LIABILITIES, INCOME, FINANCIAL EXPENSES AND EDUCATION

THIS IS A STARTING POINT FOR YOUR INSURANCE NEEDS,
TO PROTECT YOURSELF AND LOVED ONES



HOW MUCH PROTECTION DO YOU NEED?

HOW CAN I MAINTAIN FINANCIAL HEALTH?



DO YOU HAVE ADEQUATE PROTECTION?



MONITOR YOUR DEBT - IS IT INCREASING OR DECREASING?



HAVE YOU PUT ASIDE MONEY FOR A RAINY DAY?



CAN YOUR INVESTMENT ACHIEVE YOUR GOALS?



WHEN IS YOUR NEXT CHECK-UP WITH A FINANCIAL ADVISOR?

WEALTH IS LIKE HEALTH

WHAT IS WEALTH?

WEALTH MEASURES THE VALUE OF ALL THE ASPECTS OF WORTH OWNED BY A PERSON, COMMUNITY, COMPANY OR COUNTRY

