

A financial plan can help improve your financial and emotional well-being!

In conjunction with its annual National Financial Planning Week (November 16-22), the Financial Planning Standards Council (FPSC®) has released the results from a three-year study measuring the impact of financial planning on Canadians' financial and emotional health. The FPSC is a non-profit organization which certifies financial planners and enforces professional standards in financial planning.

The survey measured the importance of having a financial plan and the value of using a Certified Financial Planner (CFP®). Some of the survey results include:



- An average of 44.5% of respondents with a plan feel that they will be able to retire when intended, compared to 22% of respondents without a plan.
- An average of 59% of respondents with a plan stated that they have improved their ability to save during the past five years, compared to 40% without a plan.
- During periods of economic uncertainty, an average of 61% of respondents with a plan feel capable of handling this stressful time, compared to 36% without a plan.
- 78% of Canadians working with a CFP professional indicated their financial affairs are on target, compared to 54% of those working with a non-certified planner. Is your Financial Advisor certified as a CFP professional? CFP professionals must follow strict education, testing and continuing education requirements.

To discuss your financial plan, contact Reuter Benefits' licensed professionals by phone at 1-800-666-0142 or by email at retire@reuterbenefits.com. Our licensed team of professionals includes Certified Financial Planners to assist you. You can learn more about the FPSC, and access other information and resources at the FPSC website at www.fpsc.ca, or the Institut québécois de planification financière (IQPF) at www.iqpf.org.