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REUTER INSIGHT | SEPTEMBER 2019

Your Reuter Retirement Coach

Life can be busy and it's not always easy to find time to develop a plan for the future. However, having a plan can help you not just to be better prepared financially, it can also provide you with some peace of mind.

No matter what stage of life you're in, a licensed professional can help you to be better prepared for the future. You may be buying a home, starting a family, sending children off to college or university, approaching retirement or even just thinking about what you'd like to do once you do retire.

How can a licensed professional help you?

A licensed professional will assess your current financial situation, including taking stock of your current savings and liabilities. Gathering all of your information together not only helps your advisor to assist you with creating a plan, it can also help you to organize your records.

He/she can help you identify your short and long-term goals and advise you on how to best create a plan to balance your current lifestyle needs with future goals. This plan can include:

- a disciplined savings strategy
- an investment strategy based on your tolerance for risk and time horizon
- input on managing your debt and cash flow
- information on minimizing taxes now and in retirement
- retirement planning to ensure you are taking full advantage of your company retirement program and that you're saving enough to reach your retirement goals
- will and estate planning to ensure you have planned for the future of your loved ones

And as you move through different life stages, a licensed professional can also help you monitor your progress and adjust your plan as needed.

What are the advantages of working with an advisor?

A 2018 study by the Investment Funds Institute of Canada found that investors who work with an advisor accumulate more in savings than those who do not have an advisor. In fact, after 15 years or more, investors who worked with advisors accumulated nearly four times more in savings than those without an advisor.

Need to reach out to Reuter Benefits for retirement coaching?

The Reuter Benefits team consists of licensed advisors including Certified Financial Planners® and we encourage you to contact us to discuss how a financial plan can help you.

Reuter Benefits can be reached toll-free at 1-800-666-0142 or by email at retire@reuterbenefits.com.

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