

Do you want to maximize your retirement income and help ensure it will last?

You have probably spent a bit of time thinking about how you would like to live in retirement and you have probably questioned whether it's feasible - especially with the possibility of living 25 or more years after you stop working. There is now a focus on developing a retirement strategy that can help ensure you reach your personal goals and don't outlive your savings so you can have the retirement you desire.

I have been introducing a new retirement income strategy to my clients that addresses many of the risks you might face and retirement preferences you might have. This comprehensive approach to retirement income planning is called Product Allocation.

Product Allocation involves placing your assets in the optimal proportion into three distinct product categories to help ensure sustainable retirement income. You can tap into guarantees and features that each of the product categories provide to address the various challenges and objectives you may have in retirement:

- Guaranteed income for life
- Protection from the effects of interest rate fluctuations
- Growth potential of the markets to help keep up with inflation
- Protection from the effects of market downturns
- A wide choice of investment funds
- Flexibility and access to cash
- Cost-effective and efficient transfer of assets upon death

I think you would benefit greatly by incorporating Product Allocation into your retirement income plan. If you would like to get started on seeing how Product Allocation from Manulife can work for you, fill out the attached expense and income worksheet. We can then get together to determine the likelihood of sustainability of your income plan today, and what we can do to help ensure your retirement goals are met. I will call you next week to arrange a meeting at your convenience.

Sincerely,