

Why you need to plan for *your* dream

Dreams do come true, but they rarely happen on their own. And they can sometimes be snuffed out by unexpected events. Big-ticket items – like seeing your kids through post-secondary education, buying a cottage, or living a certain lifestyle in retirement – require a plan. And everyone needs to consider a range of risks as part of that plan.

Benefits of a Financial Plan

Without written goals and a plan, people tend to focus on immediate concerns, which is to say the day to day. Time marches on and before you know it, opportunities to plan have passed. Taking a long-term approach requires a little extra time and effort – thinking about possibilities, both positive and negative. But the rewards are significant. A financial plan can help you fund emergencies, protect against risks and save for major expenses in the future. It will estimate the cost of your dreams, show you where you stand and put you on a realistic path to achieve your goals. In short, it will help you balance your quality of life, now and in the future.

What IPC Can Do For You

At Investment Planning Counsel, we follow a six-step process as part of a Personal Wealth Management Strategy to systematically guide our clients from dreams to reality.

Step 1: It starts with a dream plan to articulate your goals.

Step 2: Next, a review of your risk comfort, time horizon and objectives is used to determine the optimal mix of investments for you.

Step 3: A risk management review is conducted to identify the major risks in your life, like a critical illness or death, and then determine solutions to address them.

Step 4: A review of your banking needs ensures you are getting the best possible interest and credit rates available to us.

Step 5: Estate and tax planning helps you build your net worth during your lifetime and maximize the estate you leave to your loved ones after life.

Step 6: An important final and ongoing step of our process is to regularly review your family situation and plan, and make any adjustments as required.



Take the First Step Now

Don't leave your dreams and future to chance. Enjoy the peace of mind that comes from having a sound financial plan. Call for an appointment to get started on your dream plan.

Live *your* dream.



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