

October 2018

Protection from market volatility?

Get Guaranteed Retirement Income for Life

1 in 4 pre-retirees do not believe they will have a financially comfortable retirement – and 1 in 2 expect lower standards of living in retirement than what they have today.¹ You have worked hard to build your nest egg, and when you are ready to take your retirement income, you may face financial challenges such as outliving your savings, inflation risk, and market volatility. All of which can erode your nest egg and negatively impact your retirement lifestyle. That's why Empire Life has designed Class Plus 3.0 – to address these challenges and help you enjoy retirement.

Is Class Plus 3.0 for you?

Whether you are already retired or saving for retirement, Class Plus 3.0 may be the solution for you:

- If you are retired, with Class Plus 3.0 you'll know exactly how much monthly income you will receive, every year, for life.
- If your retirement is some years away, you can invest in Class Plus 3.0 today and use it to accumulate wealth before you start withdrawing income.

How Class Plus 3.0 works

When you invest in Class Plus 3.0, you are guaranteed to receive a predictable monthly income² for as long as you live. It is always protected from market downturns and it will continue even if the value of your investment goes to zero.

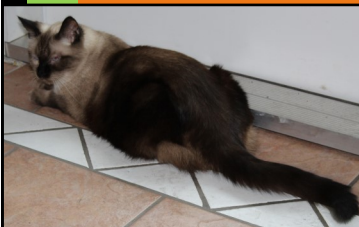
Key Features and Benefits:

- Start receiving an income as early as age 55
- Annual 4% Income Base Bonus builds your retirement income potential
- With annual Automatic Income Resets, your income may be bumped up
- Competitive management fees and insurance fees
- Enjoy valuable insurance benefit guarantees with 75% Death Benefit and Maturity Benefit Guarantees⁵
- Death Benefit Guarantee and Income Base are automatically reset every 3 years to lock-in any market gains
- Discontinue your income payments and then resume at any time with our Retirement Income Privileges
- Available in non-registered, RRSP, TFSA and RRIF contracts
- Potential for higher growth with up to 80% equity exposure
- Our Excess Withdrawal Alert service safeguards your income
-

If you would like to find out more about Empire Life Class Plus 3.0, please call our office.



"Have a lovely fall,
everyone."



Looking for better GIC rates?

With interest rates rising GIC rates have also been increasing. Like mortgage brokers, we will find the best rates on your behalf. In most cases we can often find rates that are higher than the Banks posted rates.

GIC's can be held as Open, RRSP's, RRIF's and Tax Free savings Accounts.

Call us today for current rates at 250-395-2900.

Travel Plans?

Travel insurance

If you plan to go abroad this winter, you should purchase the best travel insurance you can afford before you leave Canada. Your travel insurance should include health, life and disability coverage that will help you avoid large expenses, such as the cost of hospitalization or medical treatment outside Canada.

If you are flying, being insured for flight cancellation, trip interruption, lost luggage and document replacement will save you from major disruptions and additional costs. If you are travelling by car, make sure you have driver and vehicle coverage in case you have an accident abroad.

Regardless of how you obtain travel insurance, it is very important that you understand the eligibility requirements, terms and conditions, limitations, restrictions and exclusions of the policy.



Insurance rates

Insurance experts say it's better to buy one traditional insurance policy than purchase a number of small policies for a variety of products.

For those of you who are looking for life insurance, that is available through our office, here are some recent quotes. Monthly premiums, non smoker, 10 year term. Rates effective Oct. 11, 2018, subject to change.

All rates subject to change.

Male:

<u>Age:</u>	30	40	50
<u>100K :</u> \$	9.31	11.64	21.13
<u>250K :</u> \$	15.68	19.13	40.95

Female:

	30	40	50
	7.34	11.70	15.76
	11.70	15.75	29.48

Office News

If you have any family or friends that would like a second opinion of their portfolio, or need advice or have questions on retirement planning, insurance products, or other financial products, please let us know as we would be happy to meet with them. We would like to thank all of our clients for helping to make our business a continued success.

What Products Do We Offer?

Mutual Funds

Banking Products: GICs*, Savings Accounts, Mortgage Referrals

RRSPs, RRIFs, RESPs, LIFs, TFSA's

Non-Registered Investments

Guaranteed Income Products*

Segregated Funds *

Cancer Insurance *

Disability Insurance *

Term Life Insurance*

Universal Life Insurance *

Extended Health Plans *

Critical Illness Insurance *

Travel Insurance *

Investment Planning

Retirement & Estate Planning

Pension Plan Analysis

Referrals to Accounting, Mortgage and Legal Professionals

Mutual funds products are offered through Investia Financial Services Inc.

**Insurance products provided through multiple insurance carriers. Segregated funds products are offered through Investia Financial Services Inc. and/or multiple carriers.*

Guaranteed Investment Certificates (GICs) are offered through Investia Financial Services Inc. and/or multiple carriers.

“To unsubscribe from receiving commercial electronic messages from Investia Financial Services Inc., click [here](#).”



Winter came early to the Cariboo this year! We had snow on October 1st in 100 Mile House