


The Plan by Investors Group

EAC National Conference 2010
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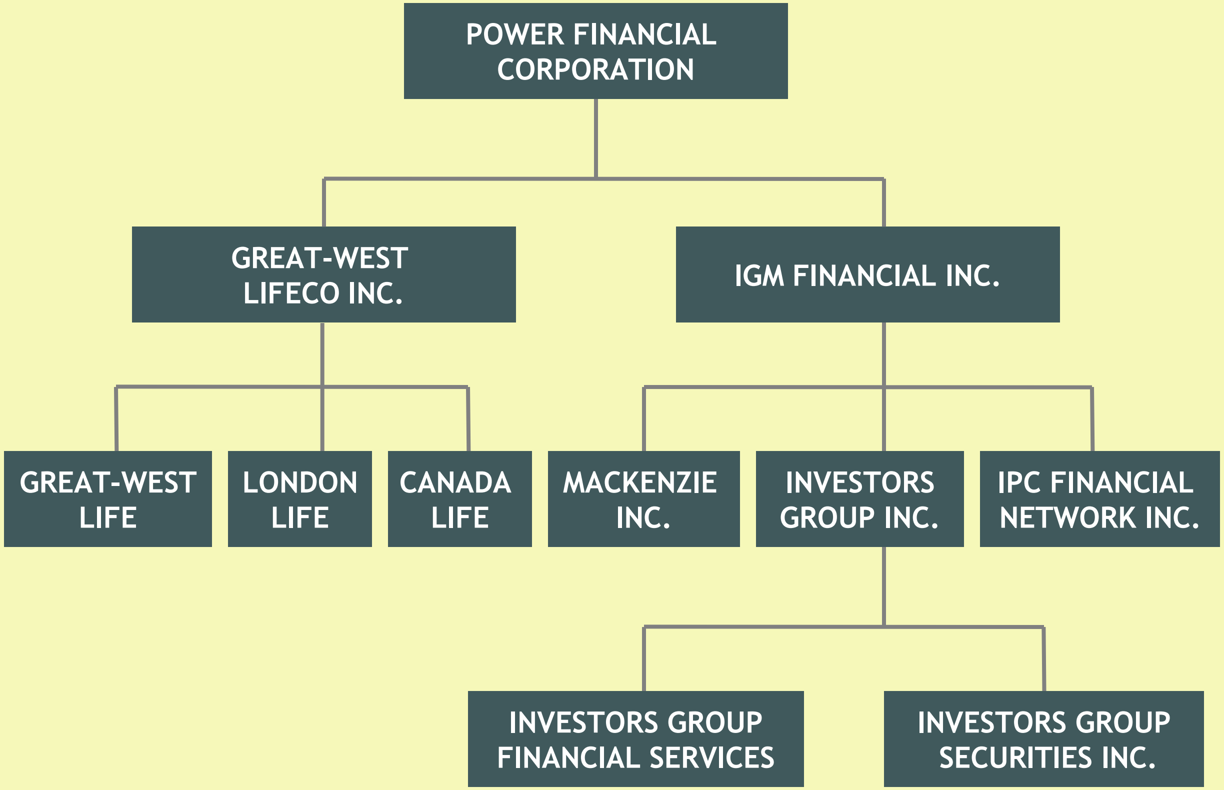
Topic:

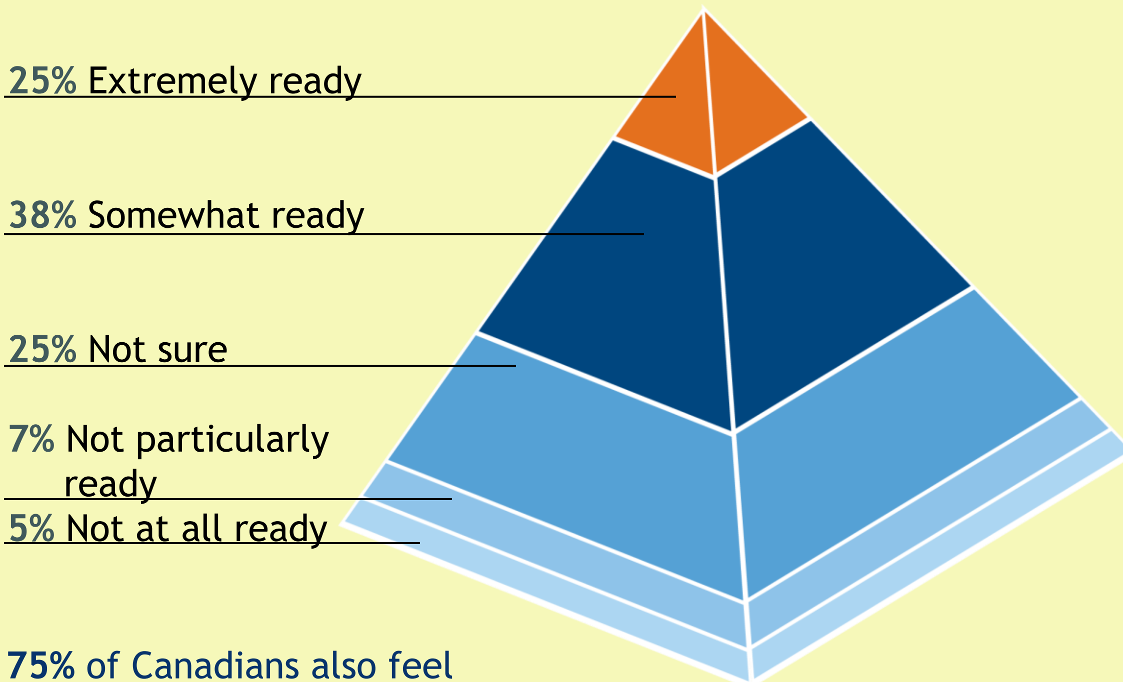
A personalized approach to financial planning designed to help you prosper now and over time.

Investors Group:
A wealth of experience and expertise



- Over 80 years experience serving investors
- Comprehensive investment management expertise
- One of Canada’s Largest Financial Institutions
- More than 400 offices from coast to coast
- A member of the Power Financial Corporation Group of Companies

Creating the freedom to retire on their own schedule is an important financial goal



- **75%** of Canadians also feel they are paying too much tax

Source: Canadian Boomers and the New Retirement, April, 2008 Statistics shown represent responses from survey participants aged 45 to 70 who indicated they were not yet retired to the following question: “Thinking of everything about the time of life called retirement, including social, health, financial, recreational and other issues, how ready are you for retirement?”

- **Retirement income**

  Having enough retirement income is on the minds of Canadians.

- **Staying afloat**

  Bills, credit cards, mortgage, car payments – managing debt is a major concern.

- **Savings**

  Individuals believe they could be saving more for retirement.

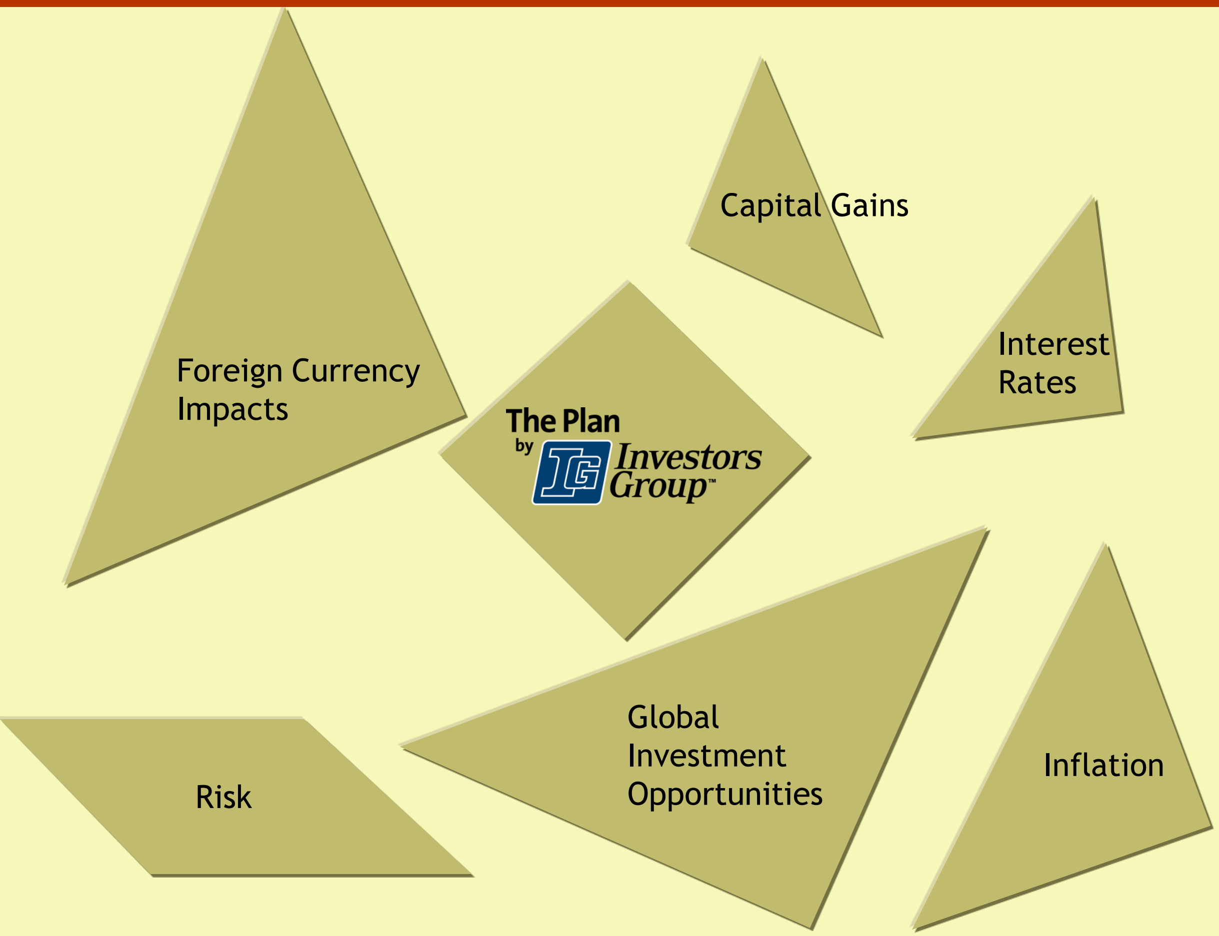
- **Providing for others**

  Not only must we watch out for our children’s futures, but ourselves, and our parents!

- **Taxes**

  The majority of Canadians feel they are paying too much tax.

And keeping up takes time!



- New products
- New information sources
- Changing legislation
- Globalization impacts

Your personal needs and editing demands take priority.

At Investors Group, we take the time…

- **To ask the right questions**

  We take the time to understand what is important to you…today and in the future

- **To make it easy to find good answers**

  We are backed by a team of investment, insurance, banking, mortgage, tax and estate planning specialists

- **To design a financial plan that meets your needs**

  We provide complete Financial Solutions that help you fulfill your goals for life

Together, we will explore…

Your financial goals and objectives, hopes and fears

- for your retirement
- for your family
- for your future

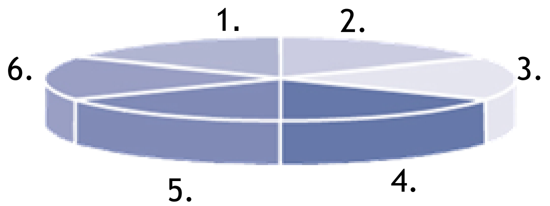
Your time frame for achieving these objectives

Your current financial picture

- Your income, savings, investments, insurance, taxes, obligations, questions and frustrations

Together, we will find opportunities…

- Are your **investments** suitable for your goals?
- Can you pay less **tax**?
- Will you have the **income** you need to retire and do the things you want to do?
- Can you **retire** when you want to?
- Do you have the right amount and types of **insurance**?
- Will your **estate** transfer efficiently and tax-effectively?
- Do you have **control** over your income?



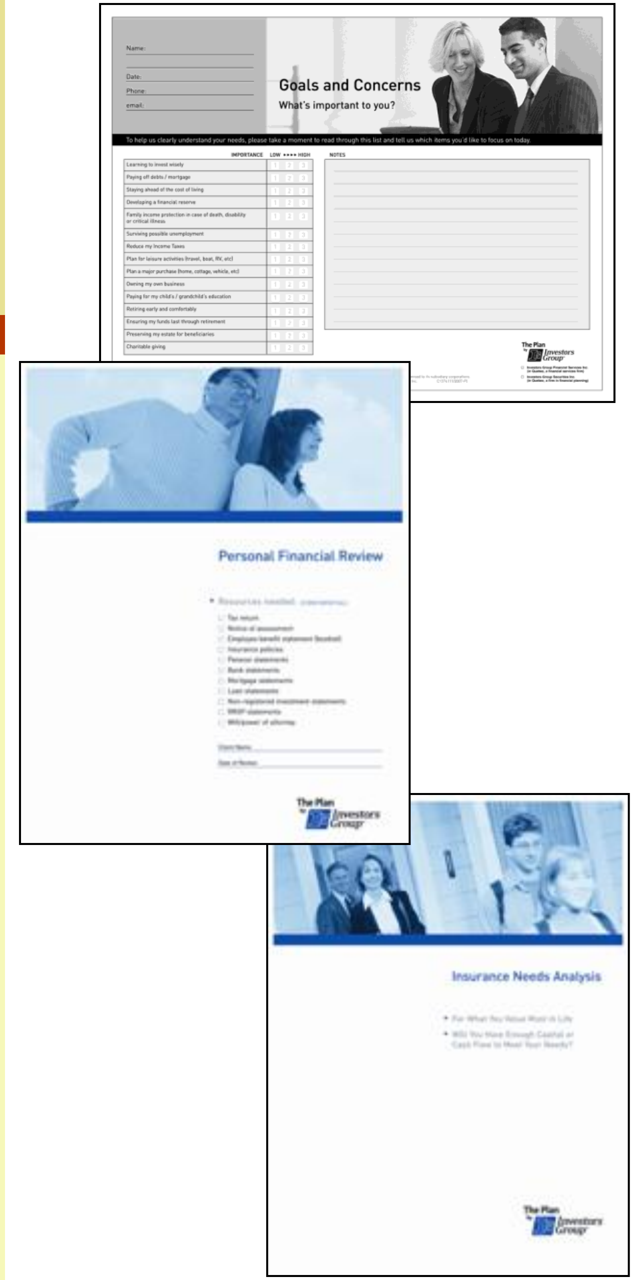
1. Tax planning
2. Estate planning
3. Insurance planning
4. Cash Management
5. Retirement planning
6. Investment planning

Together, we will…

Face realities and find opportunities based on your

- Lifestyle
- Income needs
- Assets, liabilities and obligations

And help you fulfill your goals for life



When you succeed, we succeed

We'll create a realistic plan

We'll manage your investments with a long-term perspective designed to complement your comfort for risk, goals for growth and objectives of your plan

We'll help you implement the plan on a systematic basis

- Responding to changes in your personal and financial situation
- Reviewing your overall financial picture regularly
- Adjusting the allocation of your assets if needed

At the core of every successful financial plan

- Canada's most experienced investment management company
- **Exclusive** access to Investors Group funds
- World class money management expertise
- Disciplined investment process
- Global connections, local expertise
- Scientific portfolio construction

Investors Group Investment Management

- Stability
- Strength
- Performance

Coupled with a product shelf designed for diversity

Investments+
- Mutual Funds
- Segregated Funds*
- Managed Asset Program
- Tax Advantaged Funds
- RRSPs, RRIFs
- RESPs
- Tax-Free Savings Account
- GICs
- Annuities*
- Brokerage Services through Investors Group Securities Inc.

Insurance*
- Life
- Disability
- Critical Illness
- Long Term Care
- Personal Health Care

Symphony Strategic Investment Planning™

Lending
- Mortgages**
- Loans***
- Lines of Credit***

Banking***
- Chequing
- Savings
- Credit Cards

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JPMorgan Asset Management
Manulife Financial
Franklin Templeton Investments
SolutionsBanking
Camlin Asset Management
Waddell & Reed Investment Management Company
Canada Life
The Great-West Life Assurance Company
Beutel Goodman Investment Counsel
Putnam Investments
Fidelity Investments