🛡️ CANADIAN FINANCIAL GUIDE

Canadian Financial Starter Guide

Protect your lifestyle, structure your registered accounts, and grow wealth with built-in financial security.

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Licensed Life Insurance Advisor in Canada

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Insurance: The Financial Foundation

Wealth accumulation without protection is vulnerable. Insurance forms the bedrock of every resilient financial plan.

1

Income Protection

Disability & Critical Illness

- Replaces income during illness/injury
- Lump-sum payout when you need it most
- Keeps your savings intact

2

Family & Debt Security

Term & Permanent Life

- Eliminates mortgages/debts
- Funds children's education
- Guaranteed tax-free payout

3

Wealth Preservation

Estate & Business Continuity

- Direct beneficiary payout
- Bypasses probate fees
- Offers creditor protection

Advisor Insight: *A solid insurance foundation guarantees that your life plan stays on track, no matter what health or market curveballs arise.*

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The 3-Bucket Registered Accounts

Building wealth effectively starts by placing your investments inside tax-advantaged Canadian account structures.

FIRST PRIORITY FOR BUYERS

FHSA

First Home Savings Account

Tax-deductible contributions + tax-free home purchase withdrawals.

FLEXIBILITY & TAX-FREE GROWTH

TFSA

Tax-Free Savings Account

100% tax-free capital growth and withdrawals at any time without tax penalties.

RETIREMENT TAX RELIEF

RRSP

Registered Retirement Savings Plan

Reduces taxable income during peak earning years; tax-deferred compounding.

Segregated Funds: Investment + Guarantees

Offered exclusively through insurance advisors, Segregated Funds combine growth potential with unique downside protection.

Key Feature	Traditional Mutual Funds	Segregated Funds (Insurance Solution)
Capital Guarantee	0% Market Risk Protection	75% to 100% Principal Protection
Death Benefit Guarantee	Market Value Only	Guaranteed Principal Payout to Family
Estate & Probate Fees	Subject to Probate & Delays	Bypasses Probate (Fast Payout)
Creditor Protection	Rarely Protected	Potential Creditor Protection (Self-Employed)

Why Segregated Funds Win: *You participate in market growth while safeguarding your hard-earned capital against sudden market crashes.*

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4-Step Action Checklist

PHASE 1

Secure The Foundation

(Protection First)

1

Conduct an Insurance Audit

Ensure income and family debts are covered with proper Life and Living Benefits.

2

Build Your Emergency Reserve

High-interest savings account targeting 3–6 months of living expenses.

PHASE 2

Protected Growth

(Wealth Building)

3

Open Registered Buckets

Select FHSA, TFSA, or RRSP based on target timelines.

4

Invest in Mutual & Investment Funds

Set up automated monthly contributions for long-term growth.

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5-Minute Monthly Financial Review

Building long-term wealth and peace of mind is an ongoing habit. Perform this 5-minute check-in every month:

01

Review Protection & Reserve Gaps

Audit liabilities, income shifts, and emergency reserves.

02

Optimize Monthly Investment Transfers

Review PACs to registered accounts; challenge yourself to increase transfers by 1%.

Ready to Secure & Grow Your Wealth?

Congratulations on reviewing the starter guide! You now have a clear understanding of protecting your wealth foundation and growing capital safely.

📅 **Book 30-Minute Advisory Call**

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