Canaccord Genuity Wealth Management

CPW Timely Topic

crowe PRIVATE WEALTH

FINANCIAL CHECKLIST

Are You Retirement Ready?

For many, the transition into retirement is complemented by a natural shift in lifestyle and a realignment of various financial goals.

This is a great opportunity to review your priorities, and ensure you remain on course.

Have you considered asking your advisor the following questions?

- ☐ How will my investment requirements change in retirement?
- ☐ What is the best way to structure my retirement income so I don't lose age benefits and credits?
- ☐ How can my spouse and I minimize taxes in retirement?
- ☐ My spouse and I both have sources of income, which should we use first?
- ☐ Does my provincial health plan cover me when I spend time in the US?
- ☐ Should I be updating my Will?
- ☐ Should I be passing on assets to my family now or should I do it through my Will?
- ☐ Should I consider a Reverse Mortgage?
- ☐ How can I reduce my financial risks due to health problems?
- ☐ What do I need to consider if I travel outside the country?

"Retirement readiness is about more than finances, longevity or end-of-life. It's an opportunity to shape the legacy you leave behind – to design the impact that will live on in the lives of your loved ones, and the causes you hold dear."

Darcie Crowe, CIM, PFP, CDFA