



financial planning  
*plansmart*

To find more about *plansmart*<sup>™</sup>  
financial planning, please contact:

**Planning your  
financial future  
can seem like  
a huge task**

(But it doesn't have to be)

*i want*

- to plan for the future but enjoy today
- to manage my cash flow effectively
- to handle debt issues at lowest cost
- to know how to invest my savings
- to be able to manage risk factors

www.plansmart.ca



rarestone financial series inc.  
winnipeg, manitoba  
<http://www.personalfinanceseries.com>

<http://www.plansmart.ca>

financial planning  
*plansmart*



Whether you're just starting out or you've decided to reassess what you are doing, *plansmart*<sup>™</sup> can help you map out your own personal financial strategy.



With *plansmart*<sup>™</sup>, we can help you establish a blueprint to build your financial foundation. We'll take you through the planning basics of protecting your income, building your net worth and employing your assets so that you will be on track to a secure future.

You'll also learn timely ideas for the current Canadian environment to help you save money, maximize the return on your investments and reduce the tax you have to pay.

## Knowing where to start is the hardest part.



In classroom sessions, you will hear explanations to demystify economic concepts and see simple illustrations of the working of various financial tools. You'll learn how to tie all your resources together to complement each other in the most effective manner.

Plus, planning preparation tools will help you organize the information you need to get started on your personal financial plan.

# *plansmart*<sup>™</sup> can help.

## Managing debt and cash flow

Major expenses such as mortgages, car loans and the costs of raising a family are high at a time when you're just getting started. Learning how to balance these obligations while enjoying your current lifestyle and saving for the future is the focus of this section.

## Taxes and tax planning

Knowing how the Canadian tax system works and what can be done to reduce the amount of tax that is paid is the focus of this module. Suggested strategies illustrate how you can keep more of your money working for you, resulting in significant long-term benefits.

## Risk management

This session deals with the risks that can impair or stop your earning power. Specifically, the topics of life, disability and critical illness insurance are examined.

## Understanding the economic basics

Certain basic concepts are essential to understanding the importance of strategic planning. Recognizing the impact of such factors as inflation, compounding, real rates of return, and demographic influences are a sound starting point.

## Saving for the future

Although such things as retirement and tuition costs may seem to be far off in the future, small sacrifices made today can have huge results down the road. Having a plan and starting early are two key messages covered in this section.

## Investing your money

What is the best approach to investing in order to balance risk and return? This session deals with investment alternatives, the costs of investing and the portfolio approach that differentiates investing from speculating.

## Estate planning (wills, etc.)

What would happen if you died? What assets would have to be dealt with? This section looks at some basic estate planning issues including the use of wills and trusts. Intergenerational estate planning and wealth transfer strategies are also examined.

## Qualified advice

Your sessions are facilitated by a qualified financial planner who can help you clarify the issues and develop your personal planning strategies.

