



Life & Money Matters: Top Retirement Planning Concerns, February 2017

0:00 – 0:10	<p>[Background music fades in]</p> <p>[Motion graphic: The Empire Life Insurance Company logo]</p> <p>MOTION TEXT: Life & Money MATTERS</p> <p>MOTION TEXT: Top Retirement Planning Concerns</p> <p>MOTION TEXT: Peter Wouters, Director - Tax, Retirement & Estate Planning</p>
0:09 – 0:19	<p>Peter: Investors are confused about what investments should be in their portfolios. In fact they are confused about what they have in their portfolios.</p> <p>That's a big deal when you are saving for the long term I am Peter Wouters here with some top retirement concerns.</p>
0:20 – 0:40	<p>MOTION TEXT: 46%</p> <p>Peter: Almost half of Canadians said they need help with risk tolerance. And they normally think it's higher than it really is.</p> <p>Aging investors are overwhelmed by data, the media and lengthy, numbers driven software programs. Financial advisors can help sort through all of this and provide personalized, relevant information. They can calm people down.</p>
0:41 – 1:07	<p>MOTION TEXT: How much \$ will I need?</p> <p>Peter: Aging investors particularly Boomers, need help in deciding how much they require in retirement.</p> <p>The consequences of an "I want it now" outlook, an "I need it today" spending behaviour, "so I can put off saving for retirement," for decades, have now put fear into many Boomers.</p>
1:08 – 1:29	<p>MOTION TEXT: How much \$ will I need?</p> <p>Peter: You see – Retirement tomorrow is literally tomorrow. It's today. It was yesterday.</p> <p>MOTION TEXT: Will I outlive my retirement \$?</p> <p>Peter: Small wonder the headlines echo the feelings of many middle aged</p>

people who say; “I’m worried that I won’t have enough.” They might be right. They might be okay. They just don’t know.

We have clues about what is relevant to investors, especially to aging ones. Here are the top four retirement planning concerns:

1:30 – 2:01

MOTION TEXT: 1. Understanding what investments best suit their needs

Peter: 1: Understanding what investments best suit their needs.

MOTION TEXT: 2. Understanding how their portfolios will react in certain markets

Peter: 2: Needing help understanding how their portfolios will react in certain markets.

MOTION TEXT: 3. Assistance adjusting portfolios to meet market conditions

Peter: 3: Needing assistance in adjusting portfolios to meet market conditions.

MOTION TEXT: 4. Help deciding how much \$ they require in retirement

Peter: And 4: Needing help deciding much they require in retirement.

A qualified retirement planning and income specialist can help with the planning process, one that is ongoing through the various phases of retirement or whatever you call the next phase of your life.

2:02 – 2:11

[Motion graphic: Life & Money MATTERS, empirelifeinvestments.ca]

TEXT: The Empire Life Insurance Company has been managing money for 50 years, including through its subsidiary Empire Life Investments Inc. since 2012.

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