



Life & Money Matters: Accumulating Money, February 2017

00:00 – 00:07	<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: Accumulating Money</p>
00:08 – 00:33	<p>Peter: We hear so much from the media that we are not saving enough for retirement. This message is beaten into the minds of middle income and upper middle income Canadians.</p> <p>Saving for retirement is tough, considering all of the demands you have now. Investment choices are mind boggling. And rates of return rule the roost.</p> <p>MOTION TEXT: Peter Wouters, Director - Tax, Retirement & Estate Planning</p> <p>Peter: I am Peter Wouters. Let's spend some time on saving money.</p>
00:34 – 00:56	<p>MOTION TEXT: 3 Things Needed To Accumulate \$</p> <p>Peter: There are 3 things we need to accumulate money:</p> <p>MOTION TEXT: Dollars Time Rate of Return</p> <p>Peter: Dollars, Time, Rate of return</p> <p>Pick up the newspaper or journal, turn on the radio or watch television and most of what you hear focuses on one factor. Which one?... Rate of return. Why continually focus on the one factor over which you have the least control?</p>
00:57 – 01:29	<p>MOTION TEXT: Focus Dollars Time</p> <p>Peter: Focus on the first two things you need; dollars and time.</p> <p>Regular deposits over a healthy time period can work wonders for savings.</p>

Even modest amounts of money put away on a regular basis can grow to nice sized savings down the road.

The earlier you start the longer money can work for you. And that means your money doesn't have to work as hard. You don't have to take as much risk. That makes saving and investing more comfortable for you. That can give you the peace of mind you are looking for as you build your financial future.

01:30 – 01:47

MOTION TEXT:

Start Saving Early

\$50,000 \$100,000 \$150,000 \$200,000 \$250,000

Age 30-65 \$2,500/yr* Age 40-65 \$2,500/yr* Age 50-65 \$2,500/yr*

\$237,090 \$125,284 \$56,644

***assume 5% annual compound interest**

Peter: This seems to be a hard lesson to learn, even today, for investors and advisors alike.

Analysts have noticed that advisors and investors have been chasing yield now for a number of years.

In a world where market volatility and unpredictability are the new norms, this market environment can lead to

01:48 – 02:22

MOTION TEXT: Market Volatility

Peter: assets being mispriced due to momentum instead of valuation fundamentals especially during price and value determinations.

A bottom up approach that focuses on factors for individual companies first, then industries and trends, helps identify mispricing. And this in turn helps analysts make better risk adjusted decisions...That said, there is much more to consider than just investment risk.

Speak with an accredited financial advisor about a sound way to save money for the various goals you have in life.

02:23 – 02:33

[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. A description of the key features of the individual variable insurance contract is contained in the Information Folder for the product being considered. **Any amount that is allocated to a Segregated Fund is invested at the risk of the contract owner and may increase or decrease in value.** Past performance is no guarantee of future performance. Policies are issued by The Empire Life Insurance Company. The information in this presentation is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. Empire Life assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this presentation. Please seek professional advice before making any decision.

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