



Investment Planning
Insurance Planning
Mortgage Planning

Tax Planning
Financial Planning
Estate Planning

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Where to live WHEN YOU RETIRE

What is on your retirement wish list? New hobbies? Beach-combing? Returning to university? Indulging the grandkids? Working part-time? Should you keep your present house or buy something smaller?

Consider Remaining In Your Present House Family, friends and former colleagues—a whole support network—probably live nearby. You could spend more time with your grandchildren.

Is the mortgage paid off? Are there liens against the house or major repair bills looming? Can you afford the property taxes on a reduced income? You can supplement your retirement income using the equity in your home (by way of a loan, leveraged purchase of mutual funds, or a reverse mortgage). Your home may also increase in value.

Consider Downsizing Smaller homes are easier to maintain, clean, and are cheaper to heat. By

downsizing, you free up some of your equity in your former home.

Sale Leaseback You stay, but take out all your equity by selling and arranging to rent the house from an investor.

Allocating INVESTMENT ASSETS

Affecting both risk and return, asset allocation is the procedure of apportioning investments among various categories of assets such as: cash equivalents, stock, and fixed-income securities (including government and corporate bonds).

Some managers of “asset allocation funds” practice the discipline of allocating assets, buying and selling the securities (such as stocks, bonds, and money market securities) held by the fund. Their mandate is to reduce risk, while maximizing the gains of the unit holders.

The manager makes investment decisions for you. The purchase and sale of the mutual fund’s assets are timed and made proportionately according to their analysis of the upcoming market trends. Theoretically, these decisions, made after careful analysis of potential future

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Please read the funds' prospectus before investing. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Any indicated rate of return is for illustration purposes only and is not intended to reflect future values of returns on investment. Please seek professional advice prior to investing. Financium, the publisher does not guarantee accuracy of information, and will not be held liable in any way for any statements or statistics in this publication, though we seek to present reliable, precise and complete information. Written permission of Financium who retains all rights, must be obtained prior to any reproduction. ©Financium. email: admin@adviceon.com [10/01/09]



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market conditions, can buffer against declining stock and bond prices. For example, the manager has the flexibility to move into safe money market instruments temporarily if a market downturn is expected. This creates an opportunity to continually look for and move assets into better-performing markets. Making informed asset allocation decisions could provide better returns and reduce risk. The key benefit to asset allocation (as with all mutual funds), is that intelligent, professional fund managers make the decisions for you. Your financial advisor can answer your questions and help you determine if an asset allocation fund is right for you at this time.

When in ROME...

There are a few tips to help you maximize the value of your travel dollar.

“The world is a book and those who do not travel read only one page.” St. Augustine

Currency: Monitor foreign currency so as to buy at the best possible rate.

Reservations: Avoid booking the last flight of the day. If cancelled or delayed, you may have to stay overnight.

Culture: Be aware of protocols in behaviour and dress, especially in business travel where positive first impressions are crucial.

Language: A simple, courteous greeting in the local language will be appreciated.

Safety: Leave expensive jewelry and watches at home. Put your office address on luggage tags. A pocket flashlight and a Swiss Army Knife are useful to carry.

Anticipate Glitches: Speak up if your accommodations are not adequate. Get promises of compensation in writing. Carry adequate out-of-country health insurance. Verify that your drug plan will cover prescriptions filled in another country. If you wear glasses, take a spare pair and a copy of your prescription. Don't put medicines in unmarked bottles! If you require regular medication, carry a copy of the prescription and your medicine with your travel documents.

Adventure Travel: If unsure of your abilities, start with small outings and build up slowly before taking a trekking holiday.

Documentation: Photocopy your passport and visas. Leave one copy with a friend or relative and store another separately from the original. Seal documents in plastic bags, especially in humid, tropical countries.

Map it Out: Research the region or major cities you are visiting. Even on a business trip, you might be able to visit a gallery or historic site you have always wanted to see.

Political Situations: Be aware of the current political climate. Consult your travel agent, embassy or internet sites for advice.

Successful travel often depends more upon preparation than destination. Invest a little time, then relax and enjoy the trip!

What to do if You're ROBBED ON VACATION

Pickpockets and purse snatchers seek easy targets. Don't help them. If you must carry cash while on holiday, conceal it in a money belt or pouch hidden under your clothing. Better still, carry plastic or traveller's cheques. You can cancel lost or stolen credit cards immediately using toll-free numbers and order temporary replacements. If you use traveller's cheques, list the numbers and denominations. Keep one list with you, but separate from the cheques. Leave a second list at home. Carry only what you must. Most good hotels offer guest safes for jewelry, important documents, extra cash, and credit cards. Always wear your room key while you swim. Don't leave valuables unguarded on a beach or by a pool. Report thefts to the hotel management, tour operator, and police. Record what happened, where and when. Photograph evidence of break-ins. Get names and phone numbers of witnesses. This helps speed insurance claims.

If you are robbed, it is often possible for someone at home to wire you emergency cash via American Express or another credit card company. You may need extra theft insurance coverage. Talk to your travel agent.