



Financial Literacy Month Webinar Series: Planning & Saving for the Future

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Meet the Presenters



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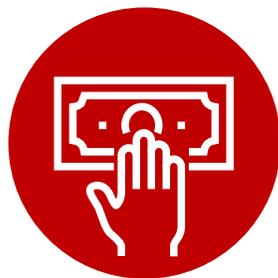
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Panelist

Wealth Planner

HSBC



Why is it important to set
financial goals and
objectives?

Why is it important to set financial goals and objectives?

What are your goals?

Education Fund



Vacation Fund



Dream Wedding



Pay Off Debt



Down Payment



Comfortable Retirement



Pro tip: make your goals specific by including dollar amounts and time frames

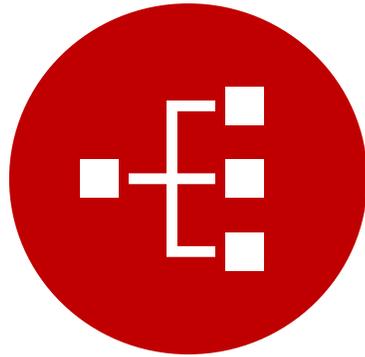
Why is it important to set financial goals and objectives?

Turn goals into reality!



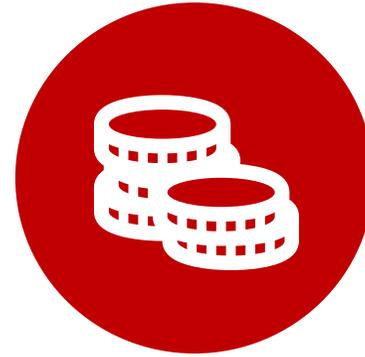
Identify

- 1, 3, 5, 10, 20+ years down the road



Categorize

- S.M.A.R.T. goals
- Short-, medium-, or long-term



Determine Funding

- Short-term saving strategies
- Long-term saving strategies
- Factor in risk-tolerance

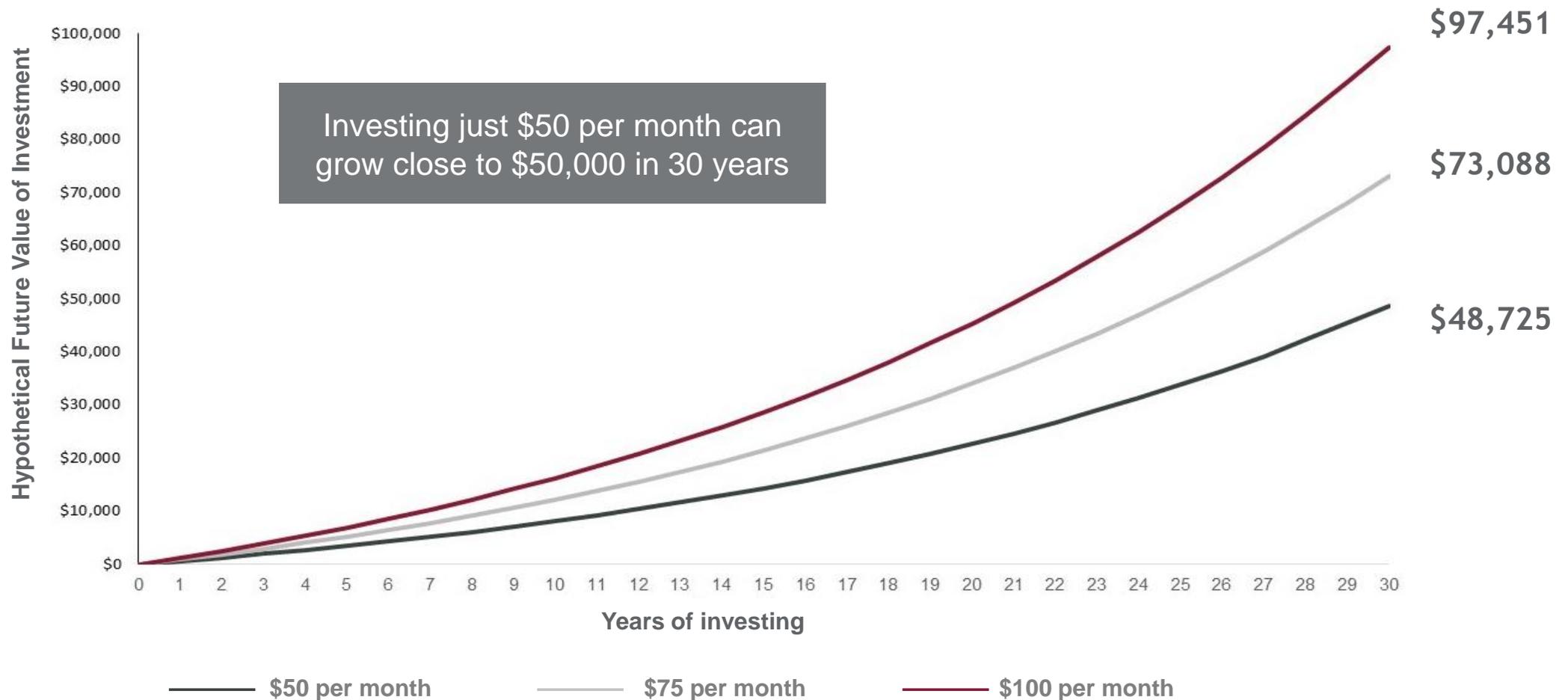


Start Saving

- Automate
- Review and adjust often

Why is it important to set financial goals and objectives?

Start investing early! Even small consistent contributions can add up over time!



This is a hypothetical example to show the benefits of making monthly investments over time. It assumes an annual return of 6%, compounded annually. This chart does not represent any actual investment, and the projections are before taxes. The value and return may vary, and different investments may perform better or worse than this example.



Why is it important to have an understanding of the types of products and services available?

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What is the financial planning pyramid and what are some of the different strategies to save for the future?

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STRATEGIES

- Spending < Earnings
- List your “Goals”
- First “Plan to Save”
- Start Early...Today!!!
- Pay Yourself First
- Stay Committed
- Create a “Budget”
- Delay Gratification
- Choose Investments
- Monthly Investment Plan
- Dollar Cost Averaging

VEHICLES

- RRSP, TFSA, RESP
- Defined Work Pensions
- Real Estate
- Small Business
- Stock Options
- Cash, T-Bill, GIC, Bonds
- Stocks, Mutual Funds
- ETF, Index Funds
- Commodities, Futures
- Segregated Funds, Annuity
- Alternative Investments

What government and workplace savings programs should I be aware of?

GOVERNMENT



RRSP



TFSA



RESP

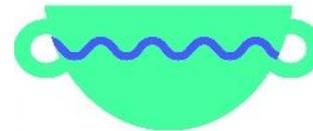


CPP

WORKPLACE



DCPP



DB



Employee Stock Purchase Plans



Stock Option Plans



Why is it important to speak
to a qualified financial
professional?

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Q&A's

For all additional questions, please email us at
designations@csi.ca