

# Kennedy Financial Retirement Planning Roadmap

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## Phase 1                      Wealth Management

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### (A)

- 1) You supply recent copies of your current portfolio statements
- 2) We complete a Risk Tolerance Questionnaire
- 3) We complete a Product Suitability Questionnaire

### (B)

- 4) I complete a comprehensive analysis of your current portfolio comparing it to our proposed portfolio. (using third party unbiased software)
  - 5) If you agree that our proposal makes sense, we proceed to transfer your portfolio to our selected management teams.
  - 6) Complete our document checklist outlining the information we require for your retirement plan.
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## Phase II                      Retirement Planning

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- 1) We discuss your retirement goals and complete a Retirement Planning Questionnaire.
- 2) I design your **personal retirement plan**. This plan is a roadmap that shows where you are financially, where you want to be at retirement, and offers a detailed action plan to ensure you reach your desired retirement goals. (show sample plan).
- 3) To assist in the planning process we will discuss (where applicable)
  - Income splitting opportunities
  - CCP / OAS planning (early / defer)
  - OAS clawback planning
  - Tax reduction and deferred strategies
  - Income sustainability (sequence of returns)
  - Estate planning on Death(concerns and solutions)
- 4) Finally we will discuss my ongoing service commitment.
  - Regular portfolio updates (monthly / quarterly) via email
  - Annual reviews – pre-booked in advance
  - Monthly financial newsletter
  - Quarterly financial magazine (online or hardcopy)
  - My website access
    - o Financial articles, calculators (etc.)
    - o Online access to your portfolios