

Did You Know?



When You Retire these factors can significantly impact your retirement income:

- When you and your partner begin CPP
- Purchasing an annuity
- What assets you liquidate first
- How you structure your retirement savings into retirement income

MAKE IT LAST



The CascadesFS software program will:

- Optimize your withdrawal strategy based on your age, your assets and what you want to do in retirement
- Show you how much tax you can save by choosing one strategy over another
- Calculate an annual sustainable income based on your assets including real estate, pensions, RRSP's and TFSA's

IT'S EASY



Our calculator is designed to be used by individuals like you:

- Run difference scenarios and see the impact of changes in your decision
- Use it as a tool to help you plan changes to your portfolio to achieve your retirement dreams
- It's a great exercise to do by yourself, and empowers you when consulting your financial advisor