

RETIREMENT INVESTMENT AND INCOME GENERATING VEHICLES

1) To meet basic retirement income needs

- ◆ Government Pensions
- ◆ Private Pensions
- ◆ RRIF's
- ◆ Annuities
- ◆ Guaranteed Investment Certificates
- ◆ Canada Savings Bonds and Other Short Term Debt Securities
- ◆ Reverse Mortgages

2) To preserve capital (when basic income needs have been met)

- ◆ Government and Good Quality Corporate Bonds
- ◆ Interest Bearing and Balanced Mutual Funds
- ◆ Equity Investments and/or Equity Mutual Funds

3) To improve capital (when income needs and capital preservation goals have been met)

- ◆ Equity Investments and/or Equity Mutual Funds
- ◆ International Mutual Funds

4) To maintain capital for the next generation (for the very wealthy)

- ◆ Universal and other forms of Life Insurance



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