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We all dream of having a comfortable retirement



However, with Canadians living longer than ever before, market volatility and the increasing cost of living, meeting the financial challenges of retirement can seem like a daunting task.

But it doesn't have to be

Having a retirement plan that includes guaranteed retirement income is a great start!



What do you need in retirement?

According to Statistics Canada, average total income for families was **\$89,700** in 2008

Rule of thumb: You will need **75%** of your pre-retirement income

Average family will require approximately **\$68,000** per year

The average family will receive **-\$18,000** from CPP and OAS

That leaves **-\$50,000** / year to be made up by savings*

Three things retirees need

1	Capital Preservation
2	Income
3	Growth

Source: Statistics Canada

*Assuming average Canadian pre-retirement income and the receipt of maximal CPP & OAS by one individual:
 Maximal CPP Retirement Pension: \$11,500 / year, Maximal Old Age Security Pension: \$6,322 / year

Today's retirees are active, living longer, and spending more than ever before.

That means they'll need the right amount of income to support a long and comfortable retirement.

With the harsh realities of the markets and increasing living expenses, how can you achieve your retirement dreams?

Call me today (780) 425-4058 to find what your options are and to develop a retirement plan that will give you peace of mind!

Retirement Specialist



Andy Husband, B.Comm., CFP

Over 35 Years Experience