

## RETIREMENT PRIORITY

# CHALLENGE

### INFLATION RISK

How concerned are you that inflation over the long-term can significantly erode your buying power?

### SEQUENCE OF RETURNS RISK

Volatile market returns (known as sequence of returns risk), especially early in retirement, can have a dramatic impact on your portfolio's sustainability.

### LONGEVITY RISK

Canadians are living longer so you should plan for your retirement income to last well into your 90s, otherwise you may risk outliving your savings.

### LIQUIDITY

Do you want easy access to your investments to help cover unexpected expenses?

### ESTATE GOALS

Is it a priority for you to leave something to your family or a favourite charity from your investment portfolio?

### BEHAVIOURAL RESPONSES

Is it important to you to manage your investments during retirement, especially later in retirement when you will be much older and may have health problems?



Points



Points



Points



Points



Points



Points

Total Points

The total of all points must = 10

## WELCOME TO THE RETIREMENT PRIORITY CHALLENGE

The Retirement Priority Challenge is an easy-to-use tool to help you better understand the risks in retirement and how concerned you are about each of those risks. This can help you and your Advisor build a plan that can help mitigate these risks and maximize your sustainable retirement income.

Here's how it works:

1. Review the 6 retirement challenges with your Advisor
2. Prioritize the challenges by assigning a total of 10 points among the 6 challenges. Keep in mind:
  - All 10 points **must** be allocated
  - Not all challenges need to have points assigned to them (for example, if liquidity is not a challenge or concern for you, don't assign it any points)
  - No challenge should have more than 5 points
  - When you add up the points assigned to all challenges, it **must equal 10**
3. The number of points you assign to each challenge can help you and your Advisor decide what investment products will help you attain and achieve your retirement goals and address your retirement concerns.

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