

# Five Money Questions for Women



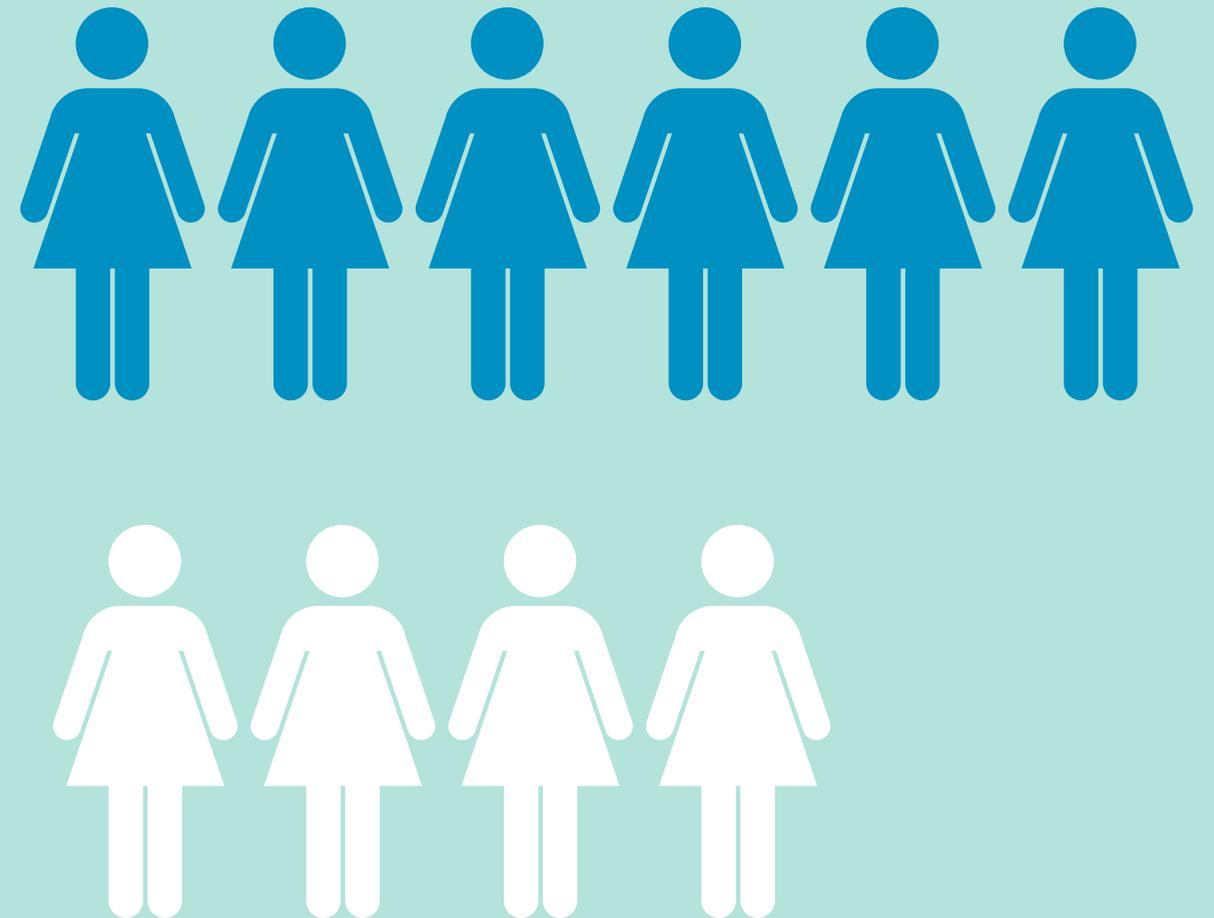


Connecting  
with your  
financial goals

# Fact Fiction?

## Fact **or** Fiction?

Nearly 60% of working individuals have calculated how much they'll need for retirement.



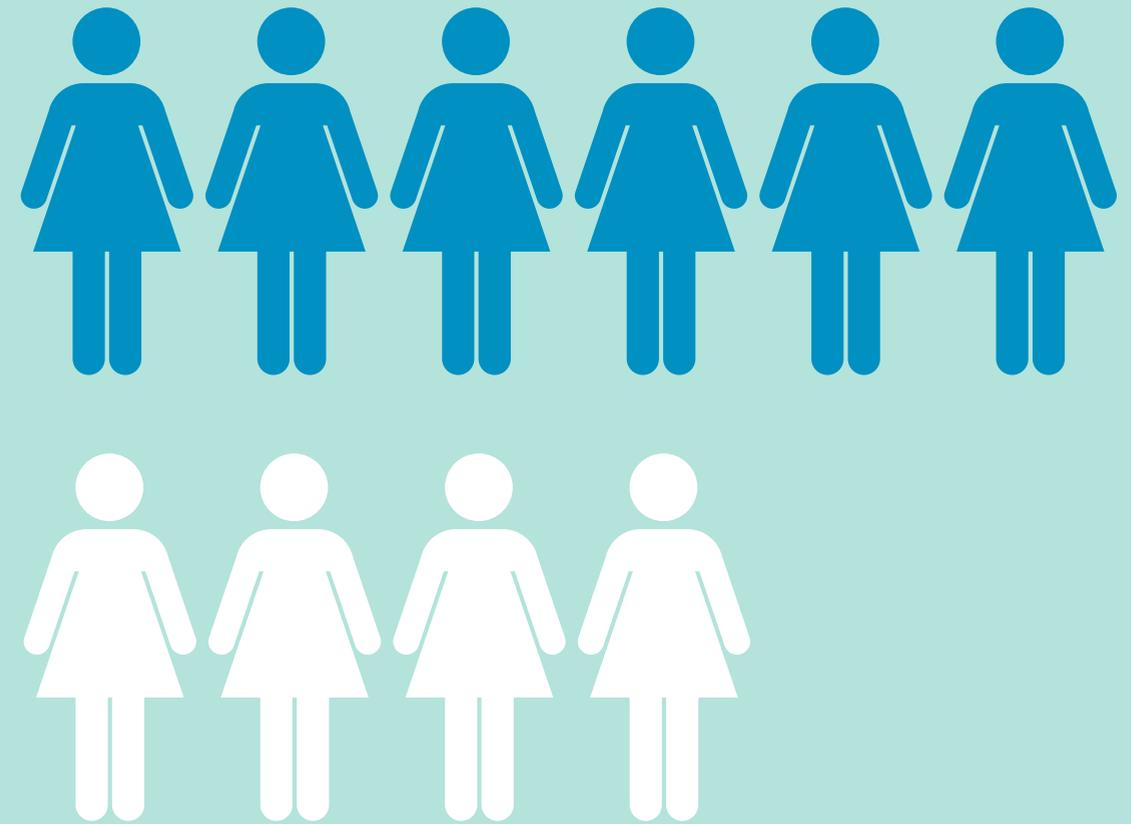
## Fact **or** Fiction?

96% of women have either primary, or shared responsibility for making family financial decisions.



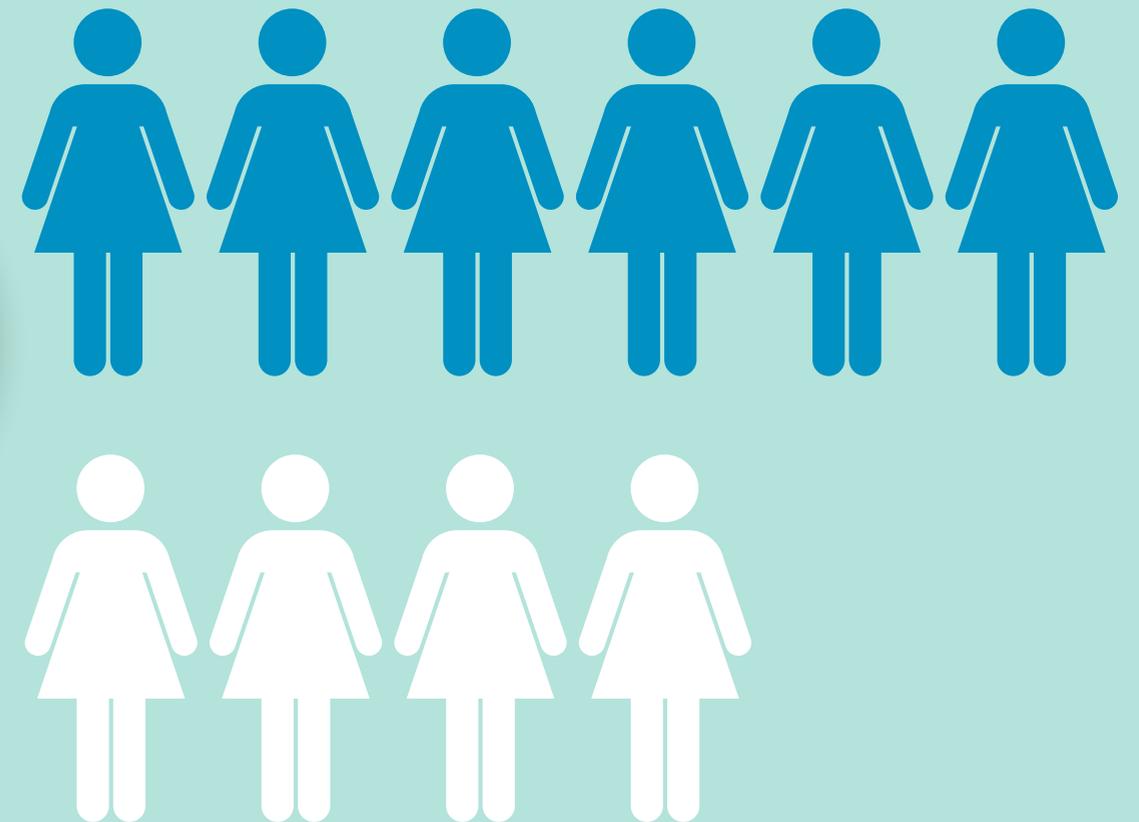
## Fact **or** Fiction?

By 2030, women will control two thirds of all accumulated financial wealth.



Nearly 60% of working individuals have calculated how much they'll need for retirement.

**Fiction**



96% of women have either primary, or shared responsibility for making family financial decisions.

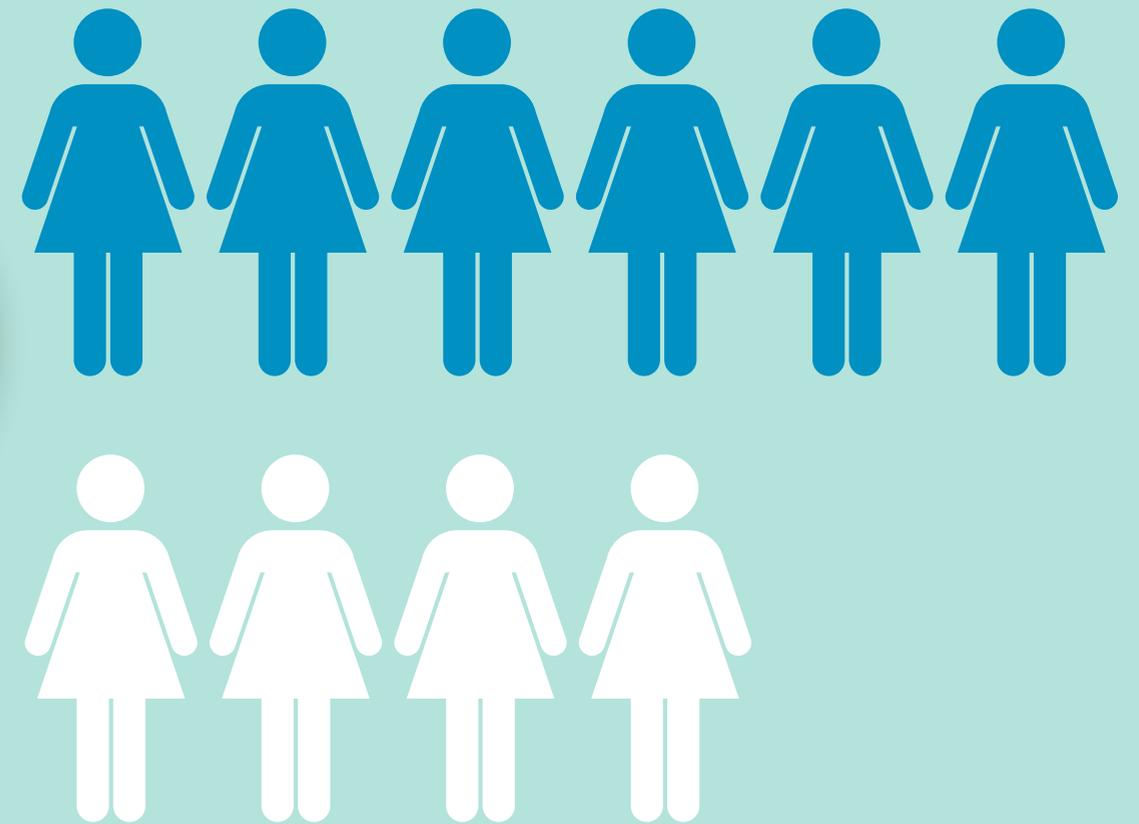
**Fact**

**12**  
years



By 2030, women will control two thirds of all accumulated financial wealth.

**Fact**



**Don't Wait**

Until you're forced to  
take responsibility for  
your financial future.

# Five questions

You can ask to connect to your financial goals





**1** Where am I today?

Where would I like to be?

2

# Values vs Goals



**Imagine  
your goals**

## Common primary financial needs

- Managing debt
- Buying a new home or cottage
- Financial independence
- Having a comfortable retirement lifestyle
- Establishing purpose in retirement
- Travelling, now and/or in retirement
- Funding a child's or grandchild's education
- Being prepared for unforeseen illness, injury, etc.
- Gifting assets to family and friends.
- Planning your estate transfer
- Philanthropy
- Giving to charity



# Meet Denise

- Oldest of three
- HR professional
- Divorced; remarried



# Denise's goals

---

An emergency fund

3

Can I get there?

# S.M.A.R.T goals

- S** pecific
- M** easurable
- A** chievable
- R** elevant
- T** ime-framed

**How do I get there?**

**4**

# Determine your strategy

- Financial Assessment
- Asset Strategies
- Tax Strategies
- Retirement Planning
- Risk Assessment
- Estate Planning

# Denise's goals: University for Bree



# Funding a child's education

- Registered Education Savings Plan
  - \$2,500 annual contribution
- Canada Education Savings Grant
  - \$500 matching grant

# A disciplined approach

# Four “C’s” of systematic investing

- Convenience
- Consistency
- Choice
- Control

# Having a comfortable retirement lifestyle

# Employer-sponsored

---

Retirement plans

# RRSP and TFSA

# Denise's goals

---

Preparing for retirement

**The biggest mistake**  
people make when it  
comes to investing is  
**not getting started.**



**Don't Wait**

How can I stay on track? **5**

**Don't  
Wait**

Until you're forced to  
take responsibility for  
your financial future.

## Our value proposition

- Understand what's important to our client
- Use an established process to create personalized strategies
- Partner throughout life to help keep them on track



## A team approach for our clients



Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. Clients/prospective clients should consult their estate-planning lawyer or qualified tax advisor regarding their situation.

**Get started  
today**

# Questions & Answers

# Thank you

**Please complete your evaluation now**