

Why Working with a Financial Planner Just Makes Sense

You've worked hard to build your wealth — now it's time to make it work just as hard for you. As retirement approaches, the decisions you make can have long-term consequences, especially when it comes to tax planning, investment strategy, and estate preservation. That's where working with a qualified financial planner can make all the difference.

The Numbers Don't Lie

Study after study confirms that Canadians who work with financial planners do better. According to a report from the Financial Planning Standards Council (FPSC), people who engage with a financial planner accumulate 2.7 times more assets and feel significantly more confident about reaching their financial goals. Even more telling — 81% of advised households believe they are on track to retire comfortably, compared to only 44% of non-advised households.

What a Planner Really Brings to the Table

A good financial planner doesn't just pick investments — they build a strategy that aligns with your goals, lifestyle, and values. For Ontario investors nearing retirement with \$500K+ saved, that can mean:

- Tax-efficient withdrawal strategies to minimize government clawbacks
- Balancing growth with capital protection as you shift from saving to spending
- Coordinating registered and non-registered accounts
- Planning for healthcare needs, legacy goals, and estate transfers

In short, a financial planner acts as your personal CFO — helping you make smarter, more informed decisions at a time when the stakes are high.

The Bottom Line

Having a professional guide your financial journey can lead to better outcomes, lower stress, and greater peace of mind. And when your future's on the line, that's a return on investment worth making.

If you're nearing retirement and want to know whether you're on the right track, let's talk!