



# COMPASS

Charting your Financial Independence





## YOUR DESTINATION : FINANCIAL INDEPENDENCE

COMPASS . . . leading you in the right direction

Financial independence is a goal that many of us would like to achieve, however, in a fast moving and complex financial world, mapping out a strategy is not an easy task. In addition, you've worked hard and reached a level where issues that you should consider are more complex.

The plan you require will need to address a complex array of tax rules and estate planning strategies. It will have to provide a detailed analysis of where you are today and a step-by-step approach of the strategies that will take you where you want to go. Preparing such a comprehensive plan and then implementing and monitoring your progress is a time-consuming exercise. This is where we want to help.



## WE HAVE WHAT YOU NEED ... YOUR COMPASS FINANCIAL PLAN

Prepared by experts. Designed for you.

Created by the financial planning experts at RBC Investments<sup>†</sup>, COMPASS provides you with a customized analysis of your financial situation by comparing your financial objectives to the financial information you provide.

### YOUR COMPASS FINANCIAL PLAN: HELPING YOU ANSWER TODAY'S DIFFICULT FINANCIAL QUESTIONS

The COMPASS Financial Plan can take many forms. The form will depend on whether you are married or single, still working or already retired. Each COMPASS Financial Plan is prepared by our experts to address your core financial planning needs, which typically answer the following questions:

- > Can I retire when I want to and maintain my desired retirement lifestyle?
- > How can I ensure that I don't outlive my money?
- > How can I minimize the taxes I pay each year?
- > Is my investment mix appropriate?
- > If I were to die unexpectedly, would my family be taken care of?
- > How can I protect the value and integrity of my estate?

Answering these questions requires an analysis of your current financial situation and an exploration of potential opportunities that will ensure you are on the

right course. COMPASS can help you answer these questions by addressing all elements of the planning process.

- > cash management
- > debt management
- > tax planning
- > investment planning
- > retirement planning
- > risk management
- > estate planning

COMPASS provides a clear indication of your ability to meet your objectives, with detailed recommendations tailored to your specific needs.

While the implementation of your financial plan requires a long-term commitment, following the COMPASS approach will simplify your journey, and keep you on course.