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# Gaining greater confidence about health care in your later years

## Your complimentary wellness consultation

Helping you take care of your financial health is what we do as your wealth advisors. But ultimately we're doing that for a reason – to help you achieve your most important goals in life, whether it's enjoying your retirement, creating a legacy for your family or living your best, healthiest life as you age.

"The greatest wealth is health," the Roman poet Virgil said over 2,000 years ago. It's as true today, as it was then. And it's why we're working together with an expert in life care planning, aging and caregiving issues: Audrey Miller, a registered social worker and the founder and managing director of Elder Caring Inc. Through this partnership, we want to help our clients take care of their health and wellness as they get older.

### Why it's important to plan ahead for your later years

Today, Canadians are living longer compared to previous generations

and can expect to live on average another 20 years after the traditional retirement age of 65. And thanks to continued improvements in lifestyle, health care and medicine, people are increasingly living to 100 – and beyond.

It's a whole new life stage and it affects how you plan for your later years. Your retirement savings may need to last longer. You need to think about how you will stay active and engaged for another 20, 30 or 40 years. You may also live longer while managing serious health issues that require ongoing care.

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## Questions to consider when planning for this new life stage

There are many concerns that we all have as we age. Here are just some of the questions you may find yourself asking:

- How will I stay independent if I can no longer drive?
- How can I reduce the risk of falls at home?
- What if I need help with housework and meals?
- How can I live in my own home for as long as possible?
- What if I'm providing care to a family member and I have my own health concerns?
- How can I get help quickly if there's an emergency?
- Where can I seek support if I need help managing my finances?
- What if I don't have family members who can help me?
- What government or community support is available?
- Will I need private assistance and, if so, what potential costs are involved?

### Your complimentary wellness consultation

We invite you, as our valued client, to book a complimentary one-hour elder wellness consultation.

The confidential consultation will be facilitated by Audrey Miller, MSW, RSW. The founder and managing director of Elder Caring Inc., Audrey has over 30 years of experience empowering older individuals and their families and caregivers. We're pleased to facilitate the consultation via video or phone conference, at your convenience, to which you can invite other interested individuals to join you.

#### You may wish to consider this service if you:

- Have questions about your own elder care needs
- Have aging family members that you are concerned about

#### You will have the opportunity to:

- Ask your questions and hear from a supportive, knowledgeable expert
- Discuss your concerns about living independently / aging in place
- Consider immediate, medium-term and long-term care needs and whether you need support
- Review the costs of hiring caregivers
- Learn how to prevent caregiver burnout
- Get tips on accessing privately and publicly funded community-based supports and resources
- Receive assistance with navigating the healthcare and home care system



“It’s a common misconception that the government will take care of everything. There may be government support but that support has limits and it’s not always easy to find. That’s why it’s so important to think about our care needs as we age. Ideally, we should talk about it with our family members and our trusted advisors well in advance.”

Audrey Miller, MSW, RSW



**Please contact us for more information about arranging an elder wellness consultation.**