The Path to
WEALTH & LEGACY

1. **Increase Cash Flow**
2. **Manage Debt**
3. **Create an Emergency Fund**
4. **Ensure Proper Protection**
5. **Long Term Accumulation**
6. **Preserve the Estate**

Do you want the government to be your #1 beneficiary when you pass?

Sequence of events when someone passes (1 - 3 years)*

1. Taxation & Probate
2. Lawyers & Accountant fees
3. Creditors collect on debts
4. Executor of Estate fees (potentially)
5. Family feuds over estate distribution
6. Execution of the WILL

- With proper planning the time frame can be reduced to months & costs reduced!

Catherine Sakowsky

FINANCIAL SERVICES BROKER

PRODUCTS

-Investments: TFSA, RRSP, FHSA, HISA, RESP, (RDSP referrals)
-Leveraging to invest
-Income Protection: Critical Illness insurance, Life insurance, Disability insurance, Cancer insurance
-Wholesale Funeral & Final Expenses
-Travel Insurance
-Pet Insurance
-Group Benefits
-Health & Dental Insurance
-Pension Transfers

Referral Partnerships

-Home & Auto Insurance
-Home Financing
-Debt recovery

SERVICES

-Complimentary Financial Check-up!
-Complimentary Financial Education and Seminars
-Estate Planning and Transfer
-Retirement Planning
-*Tax efficient financial strategies*

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