

# Finding the right balance for your lifestyle and your mutual fund portfolio

Have you finally reached the stage in life where you can take a breath? The mortgage payments are under control, and you're able to do some of the things you've been putting off; like taking the family to Disney World, redoing that 70's bathroom with the avocado tub, or investing in some Mutual Funds to use up the RSP carry forward that's been building up.

Take a moment now to think about how you see your retirement years. Do you see yourself working beyond 65 because you have too much energy and you want to keep your marriage intact or would you like to be on the golf course 5 days a week?

Whatever your preference, having a plan with measurable goals and deadlines and quality Mutual Fund investments will improve the odds that you'll be able to continue in the lifestyle to which you've been accustomed long after the pay cheques stop coming in. After all, that's what we're all working toward - a comfortable lifestyle now with financial security in the future.

It is possible to balance your present lifestyle with future security; all it takes is some prudence and planning. My name is Melissa DeBrouwer, and I'd be happy to design that financial plan for you. After the plan has been developed, we will decide on a quality, diversified portfolio for you including Mutual Funds. Once implemented, we'll update and revise your plan as your needs change, and I will monitor your investments and their progress. Call Alison soon to book your appointment. We have extended hours in January and February and I look forward to meeting with you.

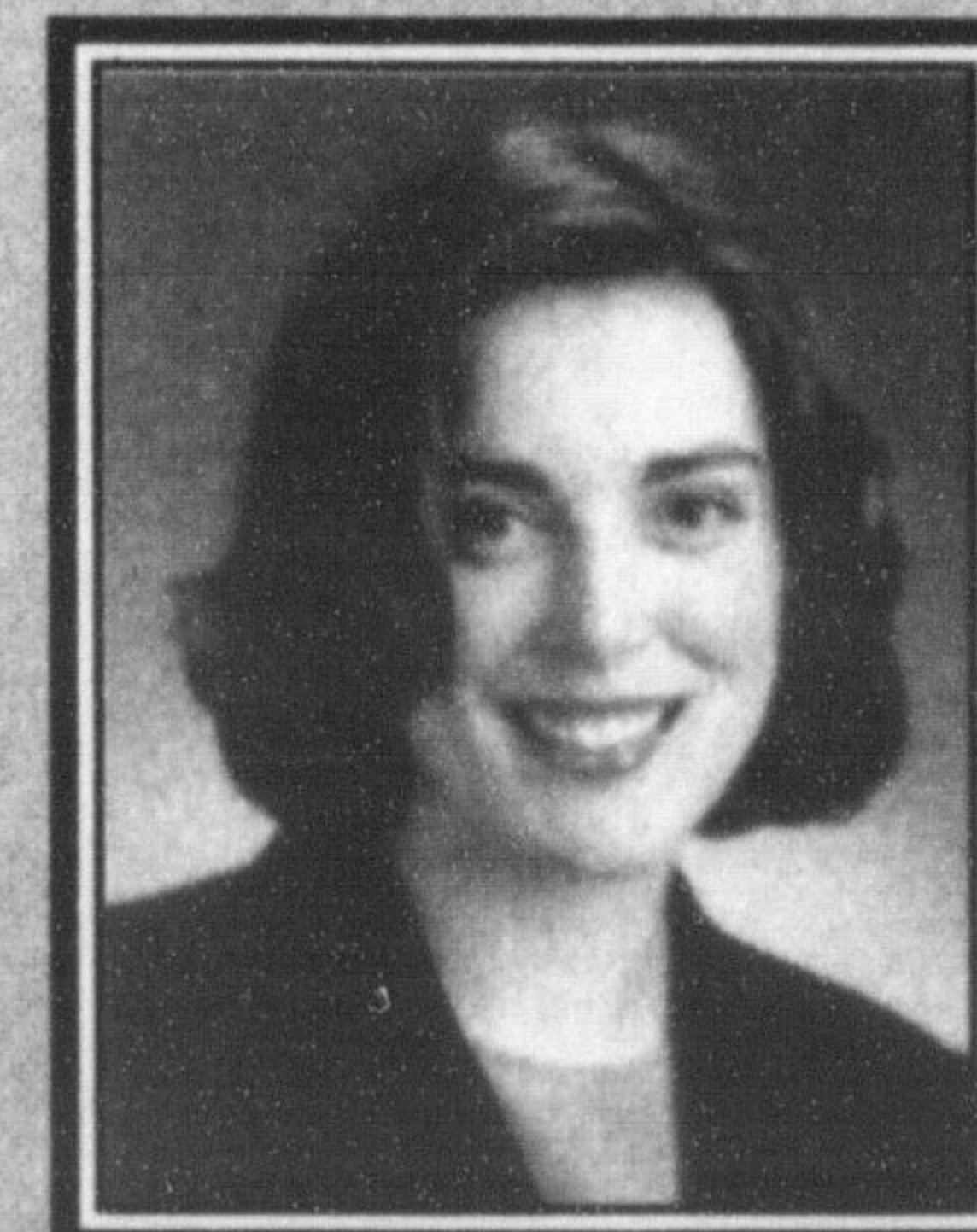


575 Ontario Street South, Milton

**(905) 875-1000**

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DeBrouwer  
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Important information about mutual funds is contained in the simplified prospectus. Please obtain a copy from an investment advisor, or from Mackenzie Financial, and read it carefully before investing. Mutual funds are not guaranteed. Their unit value, yield, and investment returns will fluctuate.