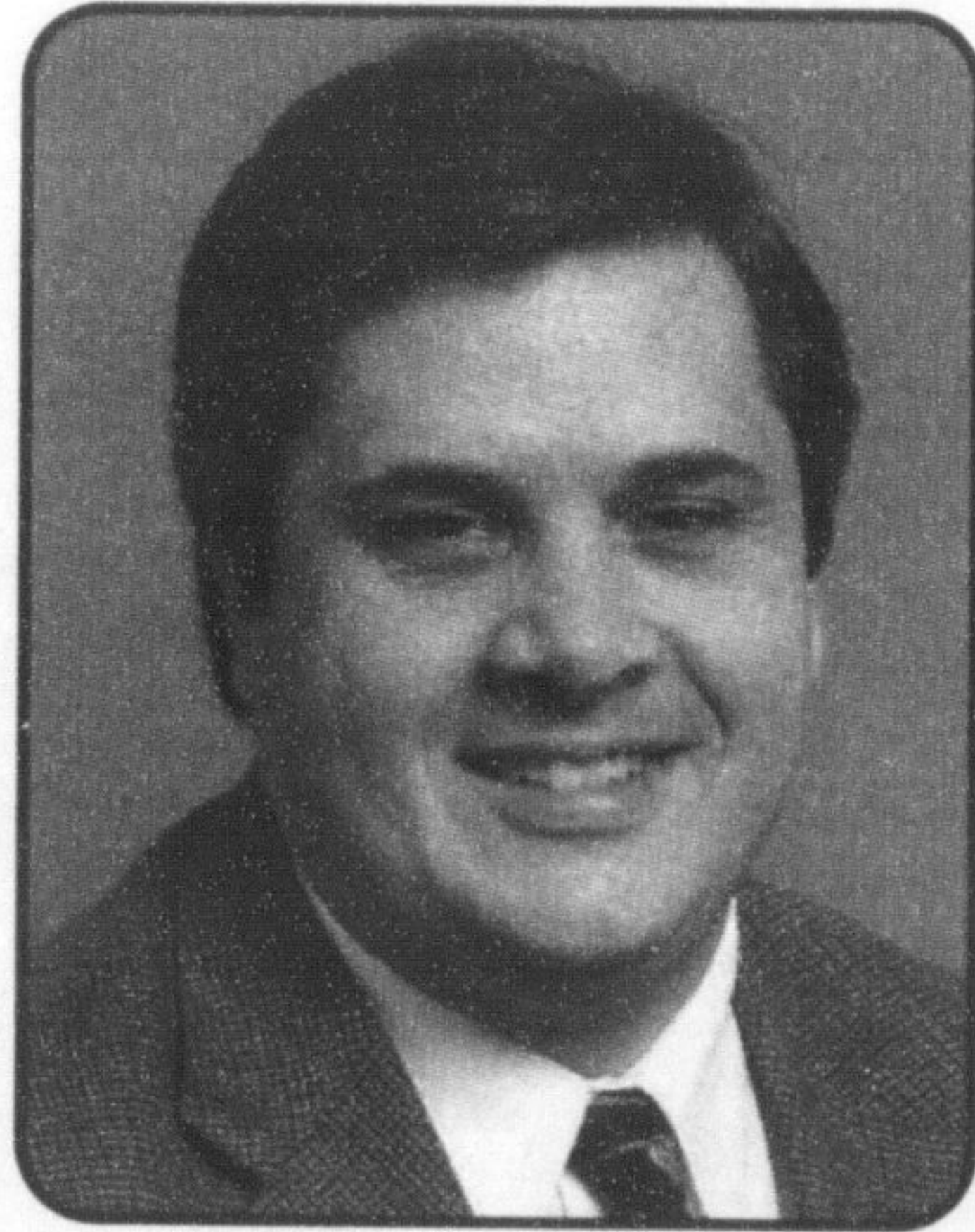


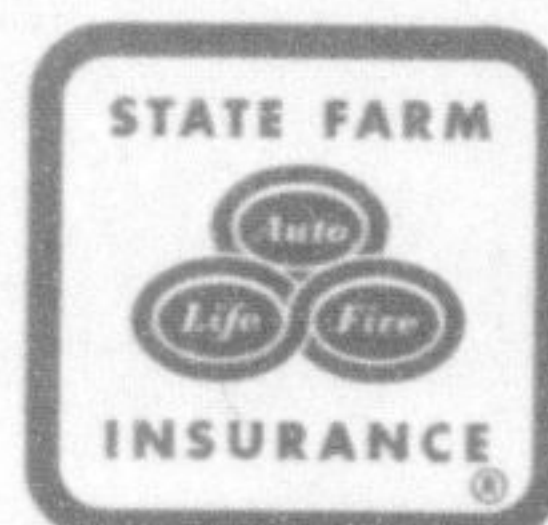
# How strong is your FINANCIAL FUTURE?

A strong portfolio includes a range of mutual funds from AIM Trimark Investments.  
For help building your financial future, call me today.



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Evenings and Weekends by appointment



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**AIM TRIMARK™**

**LIKE A GOOD NEIGHBOUR, STATE FARM IS THERE.™**

## Are You Ready for Retirement? By Dave Peers State Farm® Representative

Many of us dream of the day when we will be able to "retire". To wake up in the morning at our leisure and not have to: fight the traffic; sit through endless meetings and rush to meet deadlines. Although we spend time dreaming of this utopia, do we spend enough time planning financially for this stage in our lives? Whatever your definition – taking the time to plan for your future will help to ensure your retirement is as comfortable and relaxing as you envision.

Caution should be taken when relying on government programs such as the Canada Pension Plan (CPP) and Old Age Security (OAS). In doing so you relegate yourself to a fixed income. In 2001, the maximum monthly payment for CPP was \$775 if it was taken at age 65, and \$440 for OAS (Source: HRDC). Often these set payments do not keep pace with the cost of living. This may be a concern if you do not have another plan to complement this social benefit.

Some of the other sources for our retirement income include employer pension plans, registered retirement saving plans and personal savings and investments.

Statistics Canada indicated approximately 33% of the labor force were members of a Registered Pension Plan in 2000 (Source: Statistics Canada). What are the other 10 million employed individuals doing to save for their retirement years?

The most popular way to save for your retirement is through a Registered Retirement Savings Plan (RRSP). Individuals who open an RRSP can generally deduct their contribution from their taxable income subject to various limitations. Investment income earned on these funds is generally not taxed until the funds are withdrawn from the RRSP.

Other ways to set money aside for your retirement include guaranteed investment certificates, stocks and bonds, mutual funds and life insurance.

The sooner you start planning and saving, the sooner you'll be moving toward making your retirement plans a reality. To review your options or obtain more information, please give me a call at (905) 876-1667

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