# FINANCIAL ROAD MAP



Helping & Protecting Family Enjoying & Protecting Lifestyle

Planning Ahead Creating Financial Comfort

Building a Legacy

#### Helping Children

Education Gifting strategies Family Loans Trusts

#### **Assisting Parents**

Long-Term Care Insurance Medical/Healthcare Needs

# **Funding Education**

RESPITITUST accounts Gifting

#### Retirement Transition

Gov't Benefits Planning RRSP, LIRA, TFSA

#### Income Needs

Tax planning Expense Analysis Disability Insurance

#### Leisure Planning

Vacation Home Funding Travel Insurance Cash Flow Analysis

#### Personal Health

Medical/Dental Life/Disability Long-Term Care Critical illness

#### Protecting Assets and Business

Insurance Corporations/Partnerships Estate Planning

#### Claritying Vision

Financial Planning Projected Income/Expenses Retirement Planning Debt Management

#### **Health Challenges**

Medical/Dental Life/Disability Long-Term Care Ortical Biness

# Managing Change

Savings Loans/Credit Lines Asset Sales

#### Life Transition Planning

Tax Planning Benefit Analysis Income Sources

#### Managing Resources

Balance Sheet Asset Allocation Tax Planning Risk Management

#### Generating Income

Income Planning Gov't Bonds Annuties RRSP/RRSFAJF

#### Minimizing Taxes

Tax Planning Asset Location Tax-Loss Harvesting TFSA

#### Working with an Advisory Team

Wealth Management Portfolio Evaluation Coordinating Professionals

#### Estate Flanning

Will POA Representation Agreement

#### Estate Transfer

Life Insurance Gifts/Bequests Trusts Beneficiary Designations

#### Charitable Giving

Family Giving Statement Charitable Trusts Denor-Advised Funds Tax-Advantaged Gifts

#### Living Legacy

Family Mission Statement Personal History

# **Truplan A Road Map To Financial Sanity**

Robert A. Ortalda

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