




**Financial & Estate
Planning** for your family
and business needs



Financial & Estate
PLANNING
We make life less taxing[®]



Established in 1998, FBC Financial & Estate Planning Services provides financial & estate planning exclusively to FBC Members. This service is provided at no extra charge with your FBC Membership. We encourage you to take advantage of our expertise in this area.

BENEFITS

- **Dealing with one company makes it easier for you to plan from both a tax saving and estate planning perspective.**
- **Our specialists work collaboratively with your FBC tax consultant to provide you with a tax efficient and comprehensive solution to suit your needs.**
- **We provide convenient service in your home or office.**
- **We provide independent and objective advice and represent a majority of Canada's life insurance and investment companies.**
- **Our objective is to provide you with the best solutions, the best price and the most reputable company(s) for your particular situation.**

An FBC Financial & Estate Planning advisor will work with your FBC tax consultant to achieve your goals and objectives in the most cost and tax-effective manner.

OUR ADVISORS CAN HELP YOU MAKE THE RIGHT DECISIONS ABOUT INSURANCE AND INVESTMENT PRODUCTS.

Working together with your FBC tax specialist, we take into account both your personal and business needs and goals to arrive at a financial solution that addresses your specific situation.

A financial and estate plan is a powerful personal and business management tool that you can benefit from today and in the future. It's a planned approach to growing asset value and protecting your hard-earned possessions from creditors and the Canada Revenue Agency.

FBC Financial Estate Planning can help you develop your retirement and succession plans to ensure an easy transition for you and your family: from working full time on your farm or in your small business to moving on to the next stage of your life.

PLANNING FOR YOUR FUTURE

SERVICES

Estate Planning

An estate plan can provide direction at death to ensure your wishes are carried out and help maximize the value of your estate by reducing taxes and other expenses.

Tax Planning

Aligning your personal objectives and financial goals in a tax efficient manner is critical to the success of any financial or estate plan.

Risk Management

By identifying, measuring and treating risk, followed by implementing the treatment plan and monitoring changes over time, you can mitigate your personal and business risk.

Cash Flow Management

Cash Flow Management is the process of analyzing inflows and outflows of money and managing surplus or deficient cash balances.

Investment Management

Investment management involves various financial instruments to manage your personal and business investments and ensures they align with your risk tolerance.

Retirement Planning

Retirement planning is the process of determining your retirement income goals and the actions and decisions necessary to achieve those goals.

Education Planning

An education plan can help your children and grandchildren afford the high cost of post-secondary education.

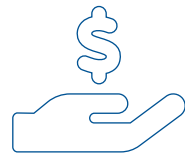
PRODUCTS

Investment

- Mutual Funds
- Segregated Funds
- Guaranteed Investment Certificates
- Annuities
- Registered Retirement Savings Plans
- Registered Disability Savings Plans
- Registered Retirement Income Funds
- Registered Education Savings Plans
- Tax-Free Savings Accounts
- Individual Pension Plans
- Life Income Funds
- Life Income Retirement Accounts

Insurance

- Critical Illness Insurance
- Disability Insurance
- Group Benefits Plan
- Life Insurance
- Long Term Care Insurance



Call 1-800-265-9237
or email financial@fbc.ca



COMPREHENSIVE PLANNING FOR YOUR FUTURE



We offer FBC Members comprehensive financial planning, tailored to your needs. Contact us for a free, no-obligation consultation to learn more.

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A DIVISION OF FBC – CANADA'S FARM
AND SMALL BUSINESS TAX SPECIALIST™