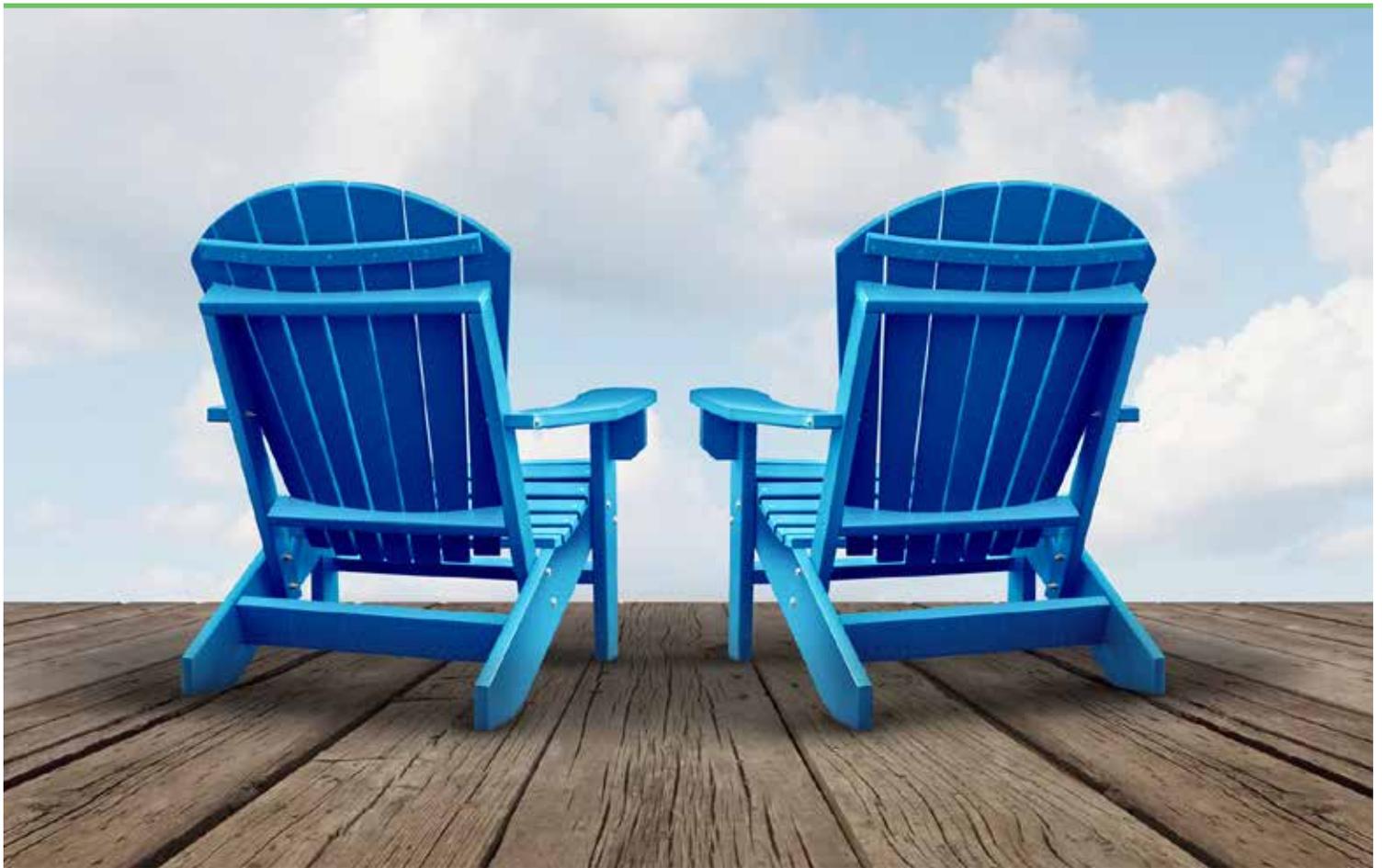


Pre-Retirement Planning



Are you excited or apprehensive about retiring? Chances are you are a little of both. Fortunately, with a little advance planning, your retirement years can be everything you hoped for and more. We can make sure you are as prepared mentally, emotionally, and financially as possible.

Be prepared for your retirement years!

- **Is your retirement plan in place?** We help you figure out what's important to you, set goals, and take action steps

well in advance, so you can ensure a satisfying and productive retirement.

- **Will your marriage remain strong in retirement?** We help you both prepare psychologically to make sure you'll have relationship security in retirement.
- **Can't decide whether to keep working?** We can help you sort through all of the options if you're thinking about launching a second career.
- **Want good physical and mental health in later years?** If you want to maintain good health, making changes now can make a difference later on.

Call us to get started (translation to other languages available.)
1.800.663.1142 | TTY: 1-888-384-1152 | Numéro sans frais - en français :
1-866-398-9505 International (Call collect) : 604-689-1717

www.homewoodhealth.com



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Pre-Retirement Planning

One call is all it takes to get started.

Plan Smart empowers you with the information and support to help you prepare so you can enjoy your retirement years. We make it simple to get started and guide you step-by-step. When you call our Client Services Centre, here's what you can expect:

1. We ask a few questions to make sure you receive the customized service that will be most helpful.
2. We arrange for one of our retirement counsellors to call and walk you through the types of support you could benefit from—written materials, Internet resources, financial software, printed materials, and more.
3. We'll be in touch with you as much as you need when you're using the materials and help you build the confidence to solve almost any pre-retirement planning challenge.

If you ever feel uncertain or anxious about your upcoming retirement, we can easily arrange counselling (face-to-face, over the phone, or through the Internet).



Plan Smart can help you make the most of the golden years.

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