If you were born in 1945, you need to make changes to your retirement savings plan(s) before the end of this year (2016). We can help!!

“We've had nothing but positive experiences with Kevin and his team at Potvin Financial. The time and attention that was given during our meetings was reflected in the plans they presented. From this, we believe they truly have our best interest in mind. Had we known we would receive this level of service, we would have migrated our accounts sooner.”

Nicole and Blair T.

Do you have a FollowMe™ Plan With Manulife?

For a limited time, clients that currently have FollowMe™ Health coverage have the ability to add FollowMe™ Travel to their policy (with no medical required!). This offer expires on December 31st, 2016. After this time, it cannot be added to existing policies. This multi-trip plan Travel Add-on gives you emergency medical travel coverage for an unlimited number of trips per year.

If you would like to find out more, please contact Robyn at our office.

More Than Just a Life Insurance Policy

We are continually looking for the best value for our clients. Some insurance companies offer additional benefits beyond life insurance coverage. We work with companies that offer scholarships for policy holders and their dependents, additional funds for orphans, grants to help organize fundraising events in your community and emergency assistance programs offering financial assistance for policy holders who have faced a disaster or large-scale emergency.

If you would like to review your policy and its benefits, please contact our Insurance Specialist, Robyn Hardiman.

Staff News

Kevin Potvin: Diamond Club Member

Each year the Financial Horizons Group recognizes the hard work of its top 30 advisors through their “Elite 30” program. Special recognition is then given to members who qualify for this honour for five years, by then becoming a member of the Elite 30 Diamond Club.

Congratulations, Kevin, on becoming a Diamond Club Member!
Kevin Potvin, CPCA, EPC  
President  
Financial Advisor  
kevin@potvinfinancial.com

*Mutual Funds Provided through FundEX Investments Inc*

Richard (Rick) Potvin, CPCA, EPC  
Senior Advisor  
rick@potvinfinancial.com

Kim Mercer  
Manager  
Mortgage Agent  
Financial Advisor  
kim@potvinfinancial.com

*Mutual Funds Provided through FundEX Investments Inc*

Robyn Hardiman, CFP  
Certified Financial Planner  
Insurance Specialist  
robyn@potvinfinancial.com

Niki Boal  
Licensed Assistant  
Client Request Processing  
niki@potvinfinancial.com

*Mutual Funds Provided through FundEX Investments Inc*

Larry Griffith  
Insurance Advisor  
RIBO Licensed  
larry@potvinfinancial.com

Daniela Di Saverio-Goguen  
Receptionist  
Client Appointment Scheduling  
daniela@potvinfinancial.com

Carol Potvin  
Marketing  
Newsletter Designer  
carol@potvinfinancial.com

Robyn Oliverio, AMP  
Mortgage Advisor  
mortgages@potvinfinancial.com

Daniel and Stephanie LeBlanc  
Group Insurance Specialists  
info@potvinfinancial.com

OFFICE HOURS  
Monday—Friday:  
8:00 a.m. to 4:30 p.m.

117 Centrepointe Drive  
Suite 320, Ottawa, ON, K2G 5X3  
Tel:  613-224-6561  
Fax:  613-224-3608  
www.potvinfinancial.com

November 6, 2016  
Don’t forget to set your clocks back one hour on November 6.

This is also an excellent time to change and test the batteries in your smoke alarms and carbon monoxide detectors!
Do you have to make decisions about your Pension Plan?

If you leave a job where you have been contributing to a pension plan, or if you are retiring, you have many options and some very important decisions to make. Potvin Financial Services works with pension transfer specialists and we can help you:

- Compare your options of leaving your pension plan where it is or transferring it into a different plan.
- Clearly explain the transferring process of your pension plan and work with you to ensure a smooth transition.
- Create and/or manage your pension fund for you.
- Structure your retirement income plan to maximize income and investment returns, while at the same time striving to minimize your taxes.

These 8 fairly fright-free movies will make for a fun family movie night this Hallowe’en:

2. Frankenweenie (2012) - over six
4. Gremlins (1984) - over ten
5. The Haunted Mansion (2003) - over eight
6. Hotel Transylvania (2012) - any age
8. ParaNorman (2012) - over eight

GIC RATES EFFECTIVE: Sept. 21, 2016

<table>
<thead>
<tr>
<th>Year</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1.920%</td>
</tr>
<tr>
<td>2</td>
<td>2.070%</td>
</tr>
<tr>
<td>3</td>
<td>2.170%</td>
</tr>
<tr>
<td>4</td>
<td>2.160%</td>
</tr>
<tr>
<td>5</td>
<td>2.270%</td>
</tr>
</tbody>
</table>

All rates subject to change without notice. Short term rate available upon request. Based on a deposit amount of $10,000.

Home and Automobile Insurance

Potvin Financial is pleased to announce that we can now help our clients with all of their vehicle and property insurance needs through AON Insurance.

Everything can be done either over the phone or on-line. Let us know if you are in the market for new coverage or when your current policies renew, and we will do our best to save you money!

“Autumn is a second spring where every leaf is a flower”
- Albert Camus

Is it time for you or for Mom and Dad to move into senior assisted living? Living in your own home is not always the safest and best choice. Would you like to become more familiar with options and prices? A Place For Mom can help you at NO charge to you or your family. They provide information regarding communities, their level of care, costs and availability. Ask us to put you in touch with your local Senior Living Advisor today and start getting answers to all of your important questions.

Source: Heritage Group Financial
Registered Disability Savings Program (RDSP)
Financial Planning for Those with Disabilities

The Rick Hansen Foundation estimates that 4.4 million Canadians, among them 200,000 children, have a disability. But only half of them between the ages of 25-64 are employed, compared with 79% of those without a disability. Close to 15% of Canadians with disabilities also live below the poverty line. The financial challenges of living independently means it's critical to ensure that families have the right financial support in place in order to manage immediate health-care costs and cover expenses over the child's lifetime. The RDSP plan allows parents or relatives to build wealth to manage future expenses. Money saved in an RDSP grows tax-free and is eligible for government benefits, such as the Canada Disability Grant and the Canada Disability Savings Bond. These grants and bonds can add up to as much as $90,000 for an individual over the lifetime of the RDSP.

Here are some of the high level points of interest on the RDSP program:

- As a registered savings plan, earnings grow tax-free until the money is withdrawn from the plan—this means RDSP contributions can grow faster, helping to accumulate more in the plan.
- RDSPs may be eligible for government incentives of up to an annual amount of $3,500 and a lifetime maximum of $70,000 in grants and an annual amount of $1,000 and lifetime maximum of $20,000 in bonds, which can substantially boost an RDSP’s value.
- RDSP income payments do not affect income-tested federal government programs, including Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Canada Pension Plan (CPP). In Ontario, you will still qualify for existing provincial social assistance programs.
- You can choose from a number of investment options for your RDSP, and you can take advantage of a regular investment program to contribute smaller amounts on a monthly basis.
- There are a number of options regarding when the beneficiary can start using the money in the plan. Careful planning must be in place and every situation is unique.

Who can take advantage of an RDSP?
Anyone who can claim the Disability Tax Credit may be eligible to benefit from an RDSP. You can download Canada Revenue Agency form T2201 from www.cra-arc.gc.ca. Part A must be completed by the beneficiary, and Part B by a qualified health practitioner.

To qualify, the beneficiary must:
- Be a Canadian resident
- Have a valid SIN
- Be under 60 years of age
- Complete a Disability Tax Credit Certificate (TT201) and have received notification of approval from CRA

There are other estate planning tools to help you manage the finances for someone with a disability, such as Henson Trusts. We can answer your questions and help you every step of the way. Speak with your financial advisor today about your planning options for these invaluable plans.
At the going down of the sun and in the morning, we will remember them.

From “For the Fallen”
Laurence Binyon

Rich people stay rich by living like they’re broke.
Broke people stay broke by living like they’re rich.

HOW WILL THE FEDERAL TAX CHANGES AFFECT YOU?

Are you wondering how the federal Liberals’ 2016 tax changes will affect you?

Check out: pbo-dpb.gc.ca/en/2016_tax_changes to see how the budget changes your federal monthly benefits, after-tax or disposable income, and your federal income taxes payable.

This’ll freak you out

<table>
<thead>
<tr>
<th>WORD</th>
<th>Rearrange the letters</th>
</tr>
</thead>
<tbody>
<tr>
<td>DORMITORY</td>
<td>DIRTY ROOM</td>
</tr>
<tr>
<td>PRESBYTERIAN</td>
<td>BEST IN PRAYER</td>
</tr>
<tr>
<td>ASTRONOMER</td>
<td>MOON STARER</td>
</tr>
<tr>
<td>DESPERATION</td>
<td>A ROPE ENDS IT</td>
</tr>
<tr>
<td>THE EYES</td>
<td>THEY SEE</td>
</tr>
<tr>
<td>GEORGE BUSH</td>
<td>HE BUGS GORE</td>
</tr>
<tr>
<td>THE MORSE CODE</td>
<td>HERE COME DOTS</td>
</tr>
<tr>
<td>SLOT MACHINES</td>
<td>CASH LOST IN ME</td>
</tr>
<tr>
<td>ANIMOSITY</td>
<td>IS NO AMITY</td>
</tr>
<tr>
<td>ELECTION RESULTS</td>
<td>LIES LET’S RECOUNT</td>
</tr>
<tr>
<td>MOTHER-IN-LAW</td>
<td>WOMAN HITLER</td>
</tr>
<tr>
<td>SNOOZE ALARMS</td>
<td>ALAS NO MORE Z’S</td>
</tr>
<tr>
<td>A DECIMAL POINT</td>
<td>I’M A DOT IN PLACE</td>
</tr>
<tr>
<td>THE EARTHQUAKES</td>
<td>THAT QUEER SHAKE</td>
</tr>
<tr>
<td>ELEVEN PLUS TWO</td>
<td>TWELVE PLUS ONE</td>
</tr>
</tbody>
</table>

Fall in and around Ottawa—(Check their websites for details)

- Haunting Season, Sept. 24-Oct. 31, Saunders Farms, Munster, ON
- Pumpkin Inferno (7,000 hand carved pumpkins), Sept. 30-Oct. 30, Upper Canada Village, Morrisburg, ON
- Fall Rhapsody Festival (special programming in the park), Oct. 1-16, Gatineau Park, QC
- Ottawa Butterfly Show, Oct. 1-9, Carleton University, Nesbitt Bldg.
- The Craft of Giving Craft Fair (all proceeds to local kids’ programs), Oct. 8-9, Aberdeen Pavilion, Lansdowne Park, Ottawa
- Maker Faire, Oct. 15-16, Aberdeen Pavilion, Lansdowne Park, Ottawa
- The International Writers Festival (Fall edition), Oct. 19-26, various locations.
- Hallowe’en at Rideau Hall, Oct. 31, 5-8 p.m. The Governor General gives treats at the door.
- Ottawa Storytellers Children’s (4-12 yrs.) Festival, Nov. 5, Nepean Centrepontine Library-Free.
- Help Santa Toy Parade, Nov. 18, downtown Ottawa
Kids are back to school and that gets some of us thinking about upcoming tuition bills and other expenses related to schooling. It is very expensive for someone to attend post-secondary education and we often speak with our clients about the RESP program.

An RESP is a tax-deferred savings plan that allows parents or grandparents to contribute up to $50,000 per child towards a savings plan to provide funds for post-secondary education. The government contributes up to $7,200 in the form of Canada Education Savings Grants per child to the plan. There are many investment options within an RESP and your advisor would be happy to discuss these options with you.

Here are some interesting points to be aware of and consider:

- RESP Contribution Deadline is the last business day of the year
- Lifetime contribution limit per beneficiary is $50,000
- Maximum total Canada Education Savings Grant (CESG) limit per beneficiary is $7,200
- Basic CESG rate on the first $2,500 of annual contributions is 20%
- A family plan provides the most flexibility when it comes to sharing the grants (to the max limits), growth and contributions
- Contributions to an RESP are NOT tax-deductible, which is why contributions may be withdrawn tax-free from the plan at any time
- RESP can be transferred to a new advisor and multiple RESP accounts can be merged for ease of management
- If contributions are made in excess of the annual or lifetime limit, they are subject to a penalty tax of 1% per month of the amount of the over-contribution at the end of that month.
- CESGs are available up to and including the year in which a beneficiary turns 17
- An additional grant amount is available to assist lower-income families—the first $500 contributed to the RESP in a calendar year will attract an additional 20%, if the child's family has a qualifying net income of a certain amount (or less).
- If a beneficiary does not attend a post-secondary institution, the subscriber of a family RESP can name another beneficiary, who is related to the subscriber by blood or adoption and is under 21 years of age, to the plan.
- RESP money can be used to cover an eligible student's tuition, housing, transportation, books, supplies and other incidentals relating to the student's education
- You can open an RESP with a lump sum deposit of $500, or set up a monthly contribution plan for as low as $50/month.

RESPs can be a tax-effective way to save for a child's post-secondary education. The introduction of the government grant programs makes these plans even more attractive as savings and investment vehicles. Potvin Financial can help you determine the best type of plan for your family, complete all the necessary paperwork, apply for all grants on your behalf, help you manage the investments inside of your plan and assist you in the years where monies are withdrawn from the plan to fund post-secondary education.
How much money do you need to save to become a millionaire at age 65?
According to David Bach, in his book “Smart Couples Finish Rich”, all it takes to achieve this goal is some planning. He further cautions that you must stick to a savings and investment plan as soon as possible. And it’s not just a matter of saving the money—you must invest it and let it work for you. Below is a chart to show you how this can be achieved.

<table>
<thead>
<tr>
<th>STARTING AGE</th>
<th>DAILY SAVINGS</th>
<th>MONTHLY SAVINGS</th>
<th>YEARLY SAVINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>$2.00</td>
<td>$61</td>
<td>$730</td>
</tr>
<tr>
<td>25</td>
<td>$3.57</td>
<td>$109</td>
<td>$1,304</td>
</tr>
<tr>
<td>30</td>
<td>$6.35</td>
<td>$193</td>
<td>$2,317</td>
</tr>
<tr>
<td>35</td>
<td>$11.35</td>
<td>$345</td>
<td>$4,144</td>
</tr>
<tr>
<td>40</td>
<td>$20.55</td>
<td>$625</td>
<td>$7,500</td>
</tr>
<tr>
<td>45</td>
<td>$38.02</td>
<td>$1,157</td>
<td>$13,879</td>
</tr>
<tr>
<td>50</td>
<td>$73.49</td>
<td>$2,235</td>
<td>$26,824</td>
</tr>
<tr>
<td>55</td>
<td>$156.12</td>
<td>$4,749</td>
<td>$56,984</td>
</tr>
</tbody>
</table>

The chart assumes you start with no money invested, and it assumes a 12% annual return. That may be a little aggressive—even the historically standard baseline of an 8% return on investment may be considered too aggressive these days—but it can give you an idea of what a few dollars a day can do.

Canada’s Best Places to Retire
For Canada’s Best Place to Live, MoneySense looked at more than 200 communities across Canada and named the best places to start a family, establish as a new Canadian and to retire in comfort and security. Here, then, are their top ten places to retire:
10. Nelson, B.C.
9. Kingston, ON
8. Collingwood, ON
7. Port Credit, ON
6. Jolliette, PQ
5. Victoria, B.C.
4. Stratford, ON
3. Toronto, ON
2. Ottawa, ON
1. Rimouski, PQ

DID YOU KNOW?
Sites such as scholarshipscanada.com and studentawards.com allow you to search by field of study for post-secondary scholarships and bursaries. Every school has its own program. Scholarships are based on the student’s marks, bursaries are based on assessed financial needs, and awards are generally a combination of the student’s needs, grades and activities such as volunteering and/or sports.

Apple cider vinegar is a great substitute for lemon juice in honey-and-lemon mixtures for relief of coughs, colds and sore throats.
The Ontario Securities Commission (OSC) commissioned a survey of 1,500 people age 50 and older. Through the survey, the OSC discovered 3 key lessons that respondents wish they had better understood and planned for as they ramped up to retirement.

**LESSON 1—expect the unexpected**
Despite financial planning, older Canadians were often caught off guard by and didn’t have enough savings for unexpected events that frequently occurred near retirement.

**The top 3 events were:**
1. Supporting a family member
2. Covering health-care expenses
3. Loss of investments or income

**FACT**
58% of respondents said they experienced major life events that challenged their financial plans.

**LESSON 2—you need a plan**
Among older Canadians who intend to retire in the next 10 years, 32% haven’t done any retirement planning. Of those who are unsure about when they’ll retire, 48% haven’t made any retirement plans.

**FACT**
Among retired persons under age 75, more than one-third (35%) reported that they were forced to retire earlier than they wanted.

**LESSON 3—get retirement advice**
Of respondents felt financial advice in and approaching retirement would be useful

**Most useful advice:**
1. How much income will be needed in the future
2. How to avoid outliving retirement income
3. How to prepare for future health challenges.

**WHAT YOU CAN DO TO PREPARE FOR THESE THINGS:**

1. **Get a retirement plan in place, the sooner the better.**
Consider creating an Investment Policy Statement (IPS) that outlines your goals, preferences and proactive responses to potential situations.

2. **Consider the possibilities.**
Think about events that disrupt retirement plans and how you’d want to deal with them. Get input from an advisor to add flexibility to your existing plans.

3. **Keep the lines of communication open.**
Have ongoing discussions with your advisor and adapt your retirement and investment plans as things change.

What could be better than a visit to your local apple orchard in the fall to pick crisp, juicy apples. Here’s a list of the most common apples and their characteristics and uses:

**HONEYCRISP:** Bright red tinged with green; crisp, sweet flesh; best raw

**GRANNY SMITH:** Bright green; juicy and tart; good for baking

**GOLDEN DELICIOUS:** Yellow with a pinkish blush; fragrant flesh; best raw

**McINTOSH:** Smooth, shiny red tinged with green; slightly tart; makes superb applesauce

**NORTHERN SPY:** Green with red striping; crisp, juicy and mildly sweet; good for baking

**GALA:** Yellow-orange skin with red striping; sweet and crisp; good both raw and cooked.
**Corporate Class Mutual Funds**  
*Changes Effective December 31, 2016*

The 2016 federal budget includes a proposal to change one aspect of the tax treatment of mutual fund corporations, or corporate class funds. Currently, investors are able to switch between different share classes on a tax-deferred basis. The original effective date was October 1, 2016. Now, until December 31, 2016 investors can switch from one class of funds to another on a tax-deferred basis. This extends the opportunity to investors of Corporate Class mutual funds to rebalance their portfolios on a tax-deferred basis and still continue to enjoy the benefits of Corporate Class.

It is important to note that the change proposed in the budget will have no impact when corporate class funds are held in a registered plan. Even after it is implemented, Corporate Class Funds will continue to provide tax benefits for non-registered accounts.

For more information about Corporate Class, speak with Kevin Potvin.

---

**FREE SHREDDING**

Fall cleaning and sorting? Don’t forget about our free client shredding service!

You don’t have to call or make an appointment for drop off. Simply come into the office with your shredding and we will take care of the rest.

We believe the protection of your confidential information is of utmost importance and hope you will take advantage of this free service.

---

**Half of Working Canadians Living Paycheque to Paycheque: Poll**

A recent CPA survey highlights the growing number of Canadians who are living paycheque to paycheque, and unable to save any money. The results showed:

- Half of those polled said they are able to save 5% or less from their earnings, with 39% saying they’re ‘overwhelmed’ by their debt
- The most common type of debt was a mortgage (26%), followed by credit card debt (18%), car loans (17%) and a line of credit (16%)
- Of those surveyed, 11% believe they’ll never be debt-free, with 22% specifying that their credit card balance is the most difficult debt to pay down
- More than a third said they don’t expect the economy to ever improve in the town or city they reside in.
- Half of the respondents expect to need a nest egg of at least $1 million, with two-thirds saying they won’t be able to retire until they are at least 60 years old.

Don’t fall victim to financial distress due to personal debt.

Our financial advisors are here to help you. Call us today for an appointment.

---

**THE RED CROSS FIRST AID APP**

The official red cross app puts lifesaving advice in your hands. Available for Apple and Android mobile devices, the free app helps maintain your first aid skills and respond to emergencies: www.redcross.ca/apps

---

**DO WE HAVE A COPY OF YOUR WILL?**

We would like to review your will with you to ensure that your instructions are aligned with any beneficiary designations on accounts that we manage.

In addition, the role and responsibilities of the estate trustee (formerly called executor) have changed greatly. It requires a number of skills, because of the sheer volume of tasks that need to be managed. To help your estate trustee deal with this important role, we can provide tools and guidance.
NEW TAX RULES FOR LIFE INSURANCE IN 2017

One of the benefits of permanent life insurance is that funds inside a policy can grow exempt from taxation. To remain exempt from taxation each year, the growth must not exceed certain limits, which are defined within Canada’s Income Tax Act. The current tax-exempt rules we use today have been in place since 1982.

Starting January 1, 2017, rules related to the taxation of life insurance in Canada will change. These new rules will have an impact on all life insurance plans issued after 2016, including prescribed annuities.

What is changing:
- Less ability to shelter large deposits
- Maximum lifetime accumulation with life insurance policies will be reduced
- It will take longer to quick pay permanent life insurance policies
- Negative impact on insurance proceeds paid through a corporate Capital Dividend Account
- Increased tax on prescribed annuities, resulting in lower annuity payments

If you are considering purchasing permanent insurance in the near future, it may be best to get your policy in place before January 1, 2017. **Any policy or annuity issued before January 1, 2017 will be grandfathered and the old rules will apply.**

Things I’ve Learned

Following is a list of life’s lessons, written by the late Andy Rooney (of 60 Minutes television fame):

- That the best classroom in the world is at the feet of an elderly person
- That when you’re in love, it shows
- That just one person saying to me, “You’ve made my day!” makes my day
- That having a child fall asleep in your arms is one of the most peaceful feelings in the world.
- That being kind is more important than being right
- That I can pray for someone when I don’t have the strength to help in any other way
- That no matter how serious your life requires you to be, everyone needs a friend to act goofy with
- That life is like a roll of toilet paper. The closer it gets to the end, the faster it goes.
- That money doesn’t buy class
- That it’s those small, daily happenings that make life so spectacular
- That I wish I could have told my Mom that I love her one more time before she died
- That under everyone’s hard shell is someone who wants to be appreciated and loved
- That to ignore the facts does not change the facts
- That everyone you meet deserves to be greeted with a smile
- That life is tough, but I’m tougher
- That opportunities are never lost, someone will take the ones you miss
- That when you harbour bitterness, happiness will dock elsewhere
- That when your new grandchild holds your little finger, you’re hooked for life
4 Things You Absolutely Need To Know About Life Insurance

If you are financially responsible for anyone, you need life insurance: For example, if you are a spouse, or the parent of a dependent child, you need life insurance. You may also require life insurance if you are a life partner, have a dependent adult sibling or parent(s), an employer or a business partner.

Life insurance is a risk management tool: Although insurance can be used as an investment strategy, we usually recommend that all other savings vehicles be maxed out before looking at insurance as an investment tool. A financial plan that has your insurance needs covered and a savings component outside the insurance policy is a good place to start.

There are two broad varieties of life insurance —‘term’ and ‘permanent’: Term life is the simplest and the least expensive. You purchase Term insurance for a period of 10, 20 or 30 years, depending on your needs. At the end of the term your rate increases or ceases. Permanent insurance is just as it sounds, it never expires. Premiums for permanent insurance are higher because the insurance company knows that at some point they will be paying out the death benefit where with Term, the death benefit may never pay out if your term expires.

Consider using a real person to help in your planning: There are many online tools that give you an idea of how much coverage you need and the cost. This may be a great place to start, but once have an idea of what you might want, you should contact an advisor who can walk you through the process and ensure you consider all your options. Premiums at any insurance company are identical whether you apply online, via telephone or with an actual person. Our office can help you save money by finding the best carrier for your particular situation at no additional cost to you.

Robyn

Are you taking advantage of ALL the services we offer

Potvin Financial offers a wide range of products and services to meet our clients' financial needs.

Namely:
- Retirement Planning
- Mortgages
- Personal Income Tax Services (by referral)
- Estate Planning
- Investment Planning
- Mutual Funds
- Segregated Funds
- Competitive GIC Rates
- Socially Responsible Investment Funds (SRI)
- Budgeting and Debt Management Strategies
- Tax Free Savings Accounts (TFSA)
- Registered Retirement Savings Plans (RRSP)
- Registered Retirement Income Funds (RRIF)
- Registered Education Savings Plans (RESP)
- Registered Disability Savings Plans (RDSP)
- Locked in Retirement Accounts (LiRA & LiF)
- Annuities
- Life Insurance
- Illness Insurance
- Mortgage Life Insurance
- Disability Insurance
- Individual Health/Dental Insurance
- Travel Insurance
- Student Lending
- Manulife One Accounts (by referral)
- Reverse Mortgages (CHIP) (by referral-R.Oliverio)
- Home and Auto Insurance (by referral-FundEX/AON)
- Group/Employer Services – Health & Dental Insurance and Group RRSP

Client Referral Program

Don’t forget about our popular referral rewards program for our existing clients! Please refer to our website for full contest details. You could be our next winner! Winners are announced on our Facebook page and in our Spring newsletter.

Robyn
The newsletter is published solely for the information, education and enjoyment of its readers. All information and opinions contained in this newsletter are obtained from various sources and are believed to be true and dependable, however accuracy of content is not guaranteed. Readers are strongly advised to consult your professional advisor before taking any action as the result of anything herein. Address correspondence and inquiries to Potvin Financial Services, 117 Centrepointe Drive, Suite 320, Ottawa, Ontario, K2G 5X3. Phone: 613-224-6561 or Fax: 613-224-3608; Email: kim@potvinfinancial.com; www.potvinfinancial.com

Fun Facts: Here are some fun facts to share with your children or grandchildren.

- The femur (the long bone above your knee) is the largest bone in your body and it makes up about 1/4 of your height
- The smallest bone in your body is in your ear. The stapes (commonly called the stirrup) is smaller than a grain of rice
- When you were born, you had about 300 bones in your body. Adults only have about 206 bones. As you grow, some bones join together to make your skeleton stronger
- What do skeletons say before they eat? Bone appetite!

KEEP THESE NUMBERS HANDY IF YOU HAVE QUESTIONS REGARDING CPP, OAS, or GIS:
The following contact numbers for the Government of Canada will give you information for the Canada Pension Plan (CPP), the Old Age Security (OAS) and/or the Guaranteed Income Supplement (GIS).

Call 1-800-277-9914 (English)
  1-800-277-9915 (French)
Or go to www.servicecanada.gc.ca

To contact QPP
Call 1-800-463-5185 or go to www.rrq.gouv.qc.ca

For general information on Income Security Programs (disability benefits, survivor benefits, etc.) visit:
www.hrddrhc.gc.ca/sp (English)
www.hrddrhc.gc.ca/psr (French)

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual funds are not guaranteed and are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Fund values change frequently and past performance may not be repeated.

Mutual Funds Provided Through FundEX Investments INC

This newsletter is published solely for the information, education and enjoyment of its readers. All information and opinions contained in this newsletter are obtained from various sources and are believed to be true and dependable, however accuracy of content is not guaranteed. Readers are strongly advised to consult your professional advisor before taking any action as the result of anything herein. Address correspondence and inquiries to Potvin Financial Services, 117 Centrepointe Drive, Suite 320, Ottawa, Ontario, K2G 5X3. Phone: 613-224-6561 or Fax: 613-224-3608; Email: kim@potvinfinancial.com; www.potvinfinancial.com