



RETIREMENT PLANNING
ASSOCIATION of CANADA

INVESTING IN RETIREMENT



*‘Don’t retire from investing,
invest for retirement’*

Friday, February 6, 2009

New Look Business Centre
2nd Floor Boardroom
1275 West 6th Avenue
Vancouver, BC V6H 1A6

Investing in Retirement

In the past, individuals focused on growing their investment portfolios during their working years. Once retired, folks more than likely switched their assets to more conservative, ‘safe’ investments, such as annuities or GICs.



But the retirement landscape has changed. People are retiring earlier and living longer. And they often have more expensive lifestyle demands than earlier generations – annual vacations, golf club memberships, boomerang kids, etc. Suddenly, this ‘safe’ investment strategy no longer seems so secure. The erosion of capital has become a much more significant concern.

In this current volatile market, people nearing retirement are asking some tough questions:

- ✘ *How much is enough?*
- ✘ *What annual income can I expect my investments to generate?*
- ✘ *What is an appropriate retirement asset mix?*

At our upcoming session, our presenter will provide you with tools and guidelines surrounding these very issues.

This 1/2 day seminar will address the transition to retirement. The speaker will open up new areas of thought and information that can be useful in your daily life or professional practice.

Speaker

**DON’T RETIRE FROM INVESTING;
INVEST FOR RETIREMENT**

Steve Burns
Regional Director, BC
Canada Private Client Services
Russell Investments Canada

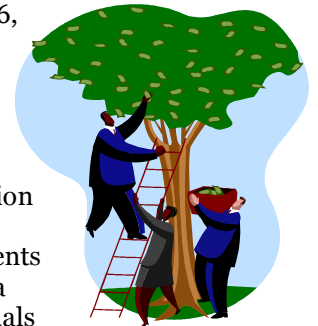
Russell Investments has recently conducted extensive research into strategies for successful retirement investing.

Based on current data regarding average life expectancies and long-term rates of return, they have developed several guidelines for retirees, including:

- ✓ *The \$20 rule of thumb*
- ✓ *The 10/30/60 retirement rule*
- ✓ *The division of Essentials, Lifestyle and Estate requirements*

Steve Burns, Regional Director, kindly joins us to share their most important research findings and explain the resulting insights and guidelines.

Founded in 1936, Russell Investments currently actively manages more than C\$225 billion for 2,800 institutional clients and more than a million individuals worldwide.



Agenda

Friday, February 6th, 2009

- 10:00 AM Registration & Coffee
- 10:20 AM Welcome & Announcements
- 10:30 AM Steve Burns
Russell Investments Canada
Don't Retire from Investing; invest for retirement
- 12:00 PM Closing Remarks
- to follow Network luncheon at Granville Island for those interested
(cost not included in registration)

Links

The New Look Business Centre is located on West 6th Avenue at Alder Crossing. A map is available at:

<http://www.newlookltd.com/content/contact/location.php>

Complimentary parking is available.

For more information on the Retirement Planning Association of Canada (RPAC), please visit:

RPAC National: www.retirementplanners.ca
BC Chapter: www.retirementplanners-bc.ca

Registration

Cost: \$20.00 for RPAC members
\$25.00 for non-members

*Seating is limited.
Prior registration is required.*

Contact Information:

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Vancouver, BC V6B 4M9



The Retirement Planning Association of Canada (RPAC) is the leading national retirement lifestyle planning association in Canada.

Its' members include a group of interdisciplinary professionals whose goals are to promote a comprehensive approach to retirement planning which addresses lifestyle and financial components.

The BC Chapter is committed to reaching out to the public with information on how to ensure your retirement is what you have always hoped it would be!

Registration Form

Name: _____

Company: _____

Address: _____

City: _____ Prov: _____

Postal Code: _____

Phone: () _____

Fax: () _____

Email: _____

RPAC Member? (Circle one) Yes / No

\$20.00 for RPAC members

\$25.00 for non-members

My cheque is enclosed:
(made payable to RPAC-BC) \$ _____

Please charge my credit card: \$ _____

Circle one: Visa MasterCard

Card No. _____

Expiry Date _____

Cardholder: _____

Signature: _____