



Your retirement goals

After spending decades working, you're now close to retirement and thinking about what that means to you.

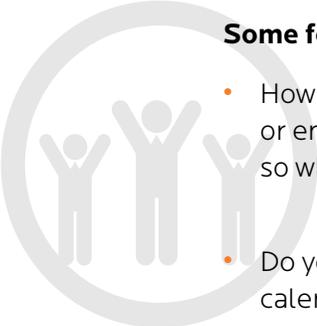
Whether you're a few years away or very close to retirement, this planner can help you make choices about your retirement lifestyle. It's time to get started on your plan so you can transition smoothly into a retirement that is uniquely yours.



Lifestyle and wellness

Picture yourself looking forward to the days ahead. Now that you're retired, you have more time to do the things you enjoy. **What's on your calendar? What's the first activity you want to do?**

Some food for thought:

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- How often do you **socialize** with friends and family? Do you go out to restaurants or entertain at home? Staying connected is important at all times, but even more so when you're transitioning from the social environment of the workplace.
 - Do you go to the theatre or attend sporting events? Is there more room in your calendar for outings to films, concerts and **community events**?
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- Do you devote more time to your favourite **hobbies** or are you planning on taking a course? Perhaps you're attending a yoga retreat or getting together with your walking group. Maintaining your physical and emotional wellness during retirement is not only a source of enjoyment, but essential to your quality of life.
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- How often do you **travel**? Do you head south for the winter, travel abroad annually, or take short weekend trips? Or do you like to stay close to home and explore your own surroundings now that you have more time?
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- Do you **work part-time**? Perhaps you share your expertise by volunteering for a cause you care about.
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- Are you planning to downsize? **Where you live** can have a tremendous impact on your physical, emotional and financial health. You may want to seek out a walking-friendly urban neighbourhood where you can meet friends at the local café. Or maybe life in the country will give you the opportunity to commune with nature and appreciate a slower pace.

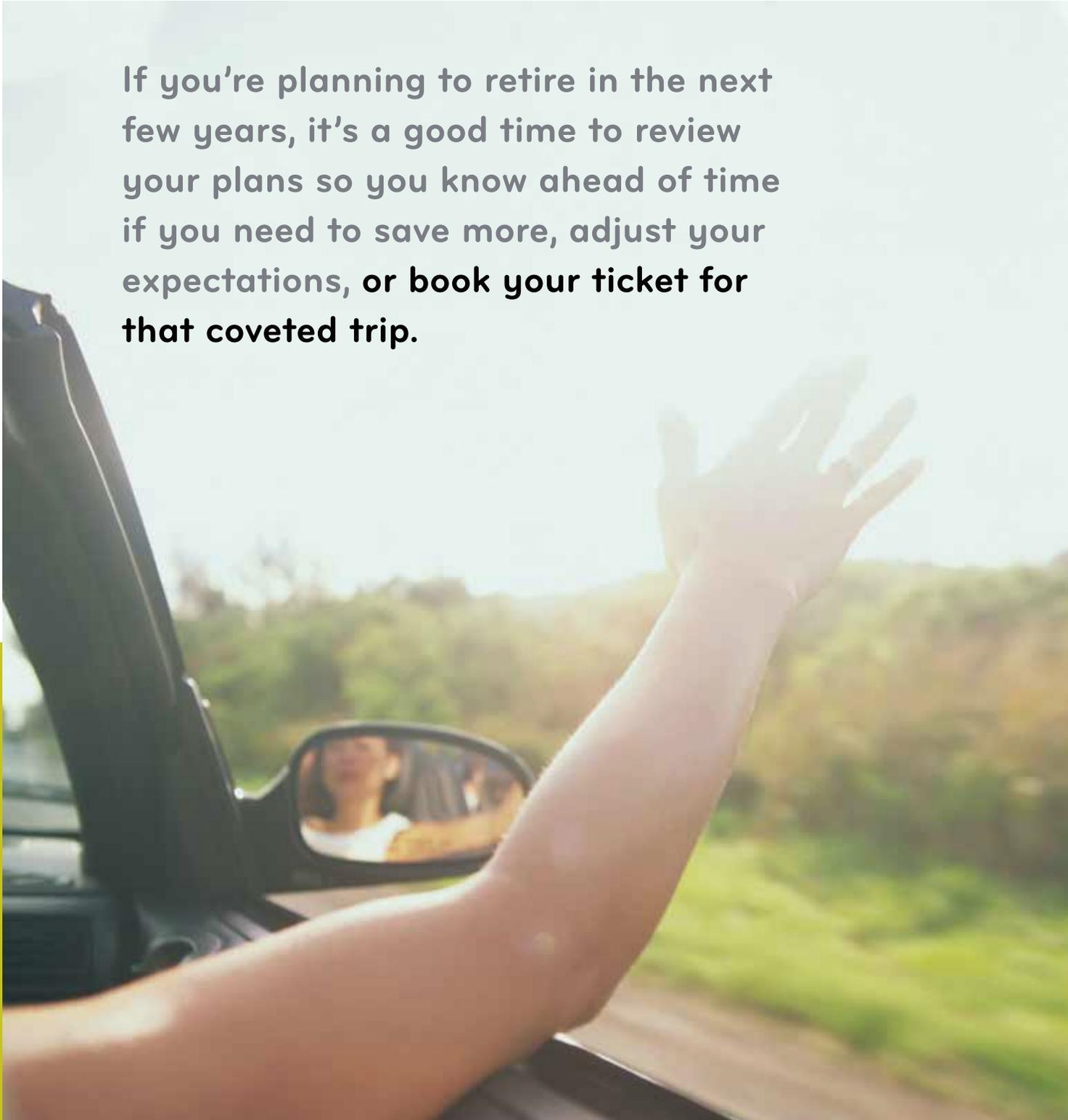


What's on my calendar?

Connections with those close to you, intellectual stimulation and an active lifestyle can all enhance your retirement years. Perhaps you have a list of life goals you have yet to achieve. It's important to have a retirement income plan that sets the stage for a long, healthy and fulfilling retirement.

Financing your lifestyle in retirement

If you're planning to retire in the next few years, it's a good time to review your plans so you know ahead of time if you need to save more, adjust your expectations, or **book your ticket for that coveted trip.**





The last few years leading up to your retirement are vital for ensuring your financial confidence during retirement. Use this time to:

- Estimate your living expenses:
Did you know retirees spend half their income on basic living expenses?*
- Will you still have debts as you move into retirement?
- Will you be financially responsible for a family member?
- Estimate how much of your retirement income is guaranteed for life:
 - Government pensions and benefits
 - Company pension that guarantees income for life
 - Other sources of guaranteed income

* Life Insurance Marketing and Research Association

Meet with your financial security advisor to discuss how the individual elements of your retirement nest egg can work together to maximize your income and spending power in retirement.

Your advisor can help you customize a HelloLife™ program based on your unique situation.

This is also a good time to take a fresh look at your insurance needs and estate planning. Your advisor can provide guidance in these areas.

A one-step solution for planning your retirement finances



As you see, there are several factors you need to consider to know if you'll have enough – but how do you crunch the numbers?

You don't have to do it alone. You can partner with your advisor who, using *HelloLife* can help you set up a spending plan that lasts all through your retirement years. Enjoy the certainty of a regular, guaranteed income for as long as you live, combined with the ability to enhance your income through investments.

HelloLife is a mix of annuities for certainty and security and segregated funds for potential growth and flexibility. Working together with your advisor and our online *HelloLife* retirement planner can provide you a customized program that's balanced for your situation and temperament.

Unlock the potential of your financial resources with HelloLife

Your advisor can help you assess your retirement needs using *HelloLife* and create your customized *HelloLife* retirement program in three easy steps.

Step 1

Describe your vision for the future

Describe to your advisor your vision for retirement – How do you plan to spend your time? Where? With whom?

Work with your advisor to establish how much income you'll need to cover your essential expenses and live the life you've planned.

Step 2

Cover your essential expenses with guaranteed income – for life

Convert a portion of your nest egg into an income stream that will last the rest of your life, regardless of market performance.

Step 3

Ensure your money also has the potential to grow through investments

Use another portion of your savings to potentially grow your money so you can help maintain your buying power in retirement.

With a retirement program that puts you firmly in control of your finances, you're ready to say *HelloLife*, with London Life.



**Contact your financial security advisor to discuss your
income needs in retirement, or go to HelloLifeRetirement.com
for more details.**

