



Welcome to *fall!*

Sweater weather, golden leaves, blue sky days and the warm sun rays.

Fall is a time to turn over a new leaf. A time to renew, tidy up, and check over the smallest of details.

Here's some of the most valuable information we've come across for you recently, details about an upcoming event, and a recipe for a crunchy and delicious fall treat!

NEW!! Capital Webinars

Back in the summer we hosted our first Capital Webinar. It was well received and we are excited to tell you that there are a few more coming up. The dates have not quite been determined yet, but contact us to be added to the list and we will send you the invite details when they're ready.

Here are a few of the upcoming topics.

1. Financial Literacy, including information and resources from the Financial Consumer Agency of Canada
2. How much is enough? Do you know how much you will need in your retirement?
3. How do I get there? How to maximize your contributions and additional voluntary contributions.
4. Getting close. This webinar will go over the sources of retirement income, how to convert your Capital Group RRSP to the Capital Group RRIF when you turn 71.

Contact us to sign up for our Educational Webinars!

Who is Your Beneficiary?

If you have any Capital Voluntary Benefits - your Capital Group RRSP & TFSA, Group Life Insurance, or Critical Illness Insurance for example, you designated a beneficiary - someone who the proceeds will go to if you die.

Who did you designate?

If you have gone through any major life changes since the time of application - got married, divorced, had kids, etc. - you may want to change that name now. It is important to keep this up to date!

Contact us to update your information!



**Connect
with us**

strategies@capitalplanning.ca

780-463-6128

www.capitalplanning.ca

2 steps to a bright future

Step 1 - Know your budget!

Part of developing a strong financial plan is knowing your budget. The Government of Canada has a new online budget calculator. This has the power to give you control over your money and your spending.

www.canada.ca/en/services/finance/tools

Step 2 - Sign up for your Capital Group RRSP & TFSA!

Saving for your future is a very important part of your budget. Whether it be short term, such as saving for a big vacation or a down payment on a home; or saving for the long term, your retirement; an RRSP or a TFSA are a great way to save.

www.capitalplanning.ca/forms/employers-employees

Know Your Cancer Risk

The Canadian Cancer Society has developed an online tool to help you understand your risk of getting cancer. The Know Your Risk website also has tips and tools to help you prevent it through healthy life choices.

www.cancer.ca/en/prevention-and-screening/live-well/interactive-prevention-tool

The reality though is that we never can know. That's why your Capital Voluntary Benefit Program has Critical Illness Insurance in place, it gives you a large, tax-free cheque (\$25,000 to \$300,000) if you're diagnosed with cancer or 24 other diseases (heart attack, stroke, MS, etc.). The catch: you need to sign up for it – it's not automatic.

www.capitalplanning.ca/individuals-families/insurance

Canada Savings Bonds Discontinued

The Federal Government has decided to stop offering the Canada Savings Bonds as of November 2017. We know that some Canadians have used these to save for the future.

The great news: your Capital Group RRSP has had on average, stronger performance numbers than Canada Savings Bonds for many years. We have short and simple application forms that are ready for you to take a few minutes to fill out. Our office staff can help you with any questions you have and the final processing.

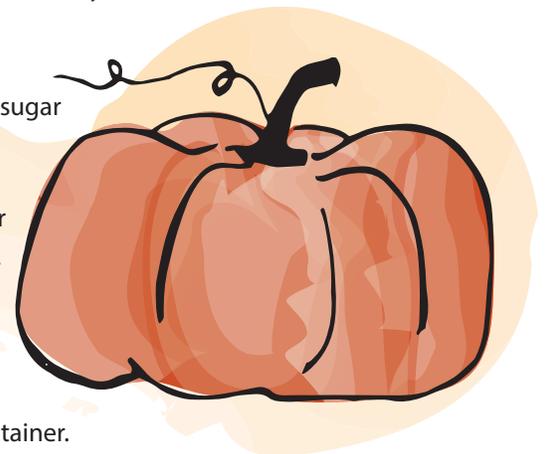
www.capitalplanning.ca/forms/employers-employees

And now for something fun!

Oven Roasted Pumpkin Seeds

You've carved your Halloween pumpkin and now you're looking at all the seeds... roast them for a delicious and healthy snack!

1. Clean the seeds - wash the stringy pulp from the seeds in a colander and shake to dry.
2. Spread the seeds out on an oiled sheet pan and bake in a 275 degree oven for 30 minutes to dry.
3. Meanwhile, prepare your spice mixture, here are a few options:
For 2 cups of seeds mix together:
 - a) Sweet - 2 tablespoons of melted butter with 2 teaspoons each of cinnamon & sugar
 - b) Italian - 2 tablespoons of olive oil with 1 teaspoon salt, 1/2 teaspoon pepper, 2 teaspoons each of Italian seasoning & Parmesan cheese
 - c) S & P - 2 tablespoons of olive oil with 1 teaspoon salt and 1/2 teaspoon pepper
4. Remove sheet pan from oven and drizzle your oil and spice mixture over the dry seeds, gently stir to coat.
5. Increase oven temperature to 350 degrees. Return the seeds to the oven and roast for another 8 to 10 minutes, until the seeds are beginning to turn golden. Stirring once during roasting.
6. Remove from the oven and allow to cool to room temperature. Store in an airtight container.



Happy fall from your friends at Capital Estate Planning