

Investments for When Life Happens

As you journey through life, your personal and financial goals will change over time. Some of your goals may have a five-year focus while others may have a 10-year horizon, or be as far out as retirement.

Your short-term investment goals may be as simple as saving enough to put a downpayment on a home or to buy your first car. When saving money for near-term purchases like these, protecting your money while still getting modest investment growth will be important to you.

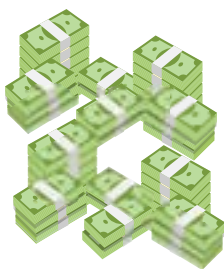
In the long term, you want to make sure your income will maintain your lifestyle throughout retirement. By investing the money you save over your working life with a focus on investment long-term growth, you will be on your way to reaching your goals. Yet, there may be times when you have to draw income from your long-term savings for unexpected expenses, like an unplanned interruption in your career. If that happens, it may take you a bit longer to get to your end goal, but don't lose focus.

It is also common to save for both short-term and long-term goals at the same time. If you are trying to do both, remember you may need a more conservative portfolio for one and a more growth-oriented investment for the other.

As you get older, and begin to draw income from your retirement nest egg, you may still want to make sure that you are protecting the wealth you have accumulated over the years, or while continuing to take advantage of growth opportunities to fund your retirement lifestyle.

TARGET YOUR GOALS WITH THE RIGHT PORTFOLIO

The Counsel investment solutions are designed to help you target your goals and achieve a desired outcome.



- **Income Portfolios:** To provide you with a consistent, reliable income stream, our Income portfolios invest in a broad spectrum of income-generating securities from around the world.
- **Balanced Portfolios:** To protect your savings, you may need a Balanced portfolio that combines the safer elements of fixed income investments with the growth potential of equities.
- **Growth Portfolios:** To build your nest egg over the long term, a Growth portfolio may provide you with the capital accumulation strategies you need.

The Counsel Retirement Portfolios offer an extra layer of risk mitigation to provide an element of protection against market drawdowns.

When life happens, we have portfolio solutions that can help you live your dreams one goal at a time.



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highlighting some of life's
major milestones that you can
prepare for through planning.

