

MoneyWorks



FINANCIAL PLANNING

- ▶ BUILDING YOUR WEALTH
- ▶ PROTECTING YOUR FAMILY
- ▶ PLANNING YOUR RETIREMENT
- ▶ CREATING YOUR LEGACY



Simple, convenient and hassle-free, we have solutions that work for you.

- ▶ Together we will help you:
 - ▶ build a retirement plan tailored to you
 - ▶ invest well with your unique lifestyle needs in mind
 - ▶ create peace of mind knowing your loved ones are protected
 - ▶ create an estate plan that reflects your values
 - ▶ protect your business or plan your succession strategy

OUR EXPERIENCED FINANCIAL ADVISORS ARE HERE TO HELP YOU MEET YOUR LIFE GOALS

We provide comprehensive financial planning and investment management to ensure you are working to achieve all the things that matter most to you.

We recognize the value and importance of integrating insurance and estate planning into your overall financial and estate plan. We will help ensure that your personal and corporate goals are met, now and in the future.

BUILDING YOUR WEALTH

We help our clients to build, manage, grow, protect, and distribute wealth. Your peace of mind and success is built on our expert knowledge and solutions matched to your aspirations. Whether you're just starting out or already an experienced investor, talk to us about creating a

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Six steps to your financial plan

1. Ask a lot of questions to understand your present situation.
2. Identify your personal and financial goals and objectives (what are you trying to achieve).
3. Look for problems and opportunities (issues you may not even be aware of).
4. Provide a written recommendation (so that we both know what we are trying to do—and to have something to refer back to in the future to see if we are on track).
5. Assist you with putting in place whatever we recommend.
6. Review your financial situation a minimum of once a year and adjust our efforts as required.

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EKCCU.COM



Robert Fournier, CHS, CPCA
T 250.426.6694
TF 866.533.5533
F 250.426.2250
rfournier@ekccu.com

920 Baker St
Cranbrook, BC V1C 1A5



David L. McCracken
T 250.910.1005
TF 855.799.1101
F 250.425.0047
dmccracken@ekccu.com

124 Aspen Dr, PO Box 1030
Sparwood, BC V0B 2G0



Colleen Andersen
T 250.426.6694
TF 866.533.5533
F 250.426.2250
candersen@ekccu.com

ndcu
MoneyWorks
NELSONCU.COM



Heather Jajic
T 250.362.7043
TF 888.364.7043
F 250.352.7201
hjajic@nelsoncu.com

501 Vernon St
Nelson, BC V1L 4E9

GFCU
MoneyWorks
GFDCU.COM



John McPhee, CFP, CLU
T 250.442.4002
F 250.442.5644
jmcphree@gfdscu.com

447 Market Ave
PO Box 2500
Grand Forks, BC V0H 1H0



0948859 B.C. LTD.
doing business as
EKC MoneyWorks,
GFCU MoneyWorks,
and NDCU MoneyWorks

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Mutual funds, other securities and securities related financial planning services are offered through Qtrade Advisor, a division of Credential Qtrade Securities Inc.

financial plan customized to your lifestyle, long-term objectives, and risk tolerance. We can help with minimizing taxes and maximizing income. Let us help you get to where you want to go!

- ▶ Tax Free Savings Account (TFSA)
- ▶ Registered Retirement Savings Plan (RRSP)
- ▶ Registered Education Savings Plan (RESP)
- ▶ Guaranteed Investment Certificate (GIC)
- ▶ Annuities (Term Certain and Life)
- ▶ Mutual Funds
- ▶ Segregated Funds

PROTECTING YOUR FAMILY

Life entails risks. The risk of accident, illness or death presents the potential for financial losses for each of us and those who depend on us. There is a wide selection of insurance options that offer the opportunity to share the risk of financial loss.

- ▶ Life Insurance
- ▶ Guaranteed Issue Life Insurance
- ▶ Disability Insurance (Accident and Sickness Insurance)
- ▶ Critical Illness Insurance
- ▶ Specialty Risk Insurance
- ▶ Long Term Care Insurance

PLANNING YOUR RETIREMENT

To enjoy retirement and keep your pre-retirement standard of living, you have to be prepared for the day when you stop receiving a salary. How do you know what you will need? Let us show you

Bring your dreams
We'll provide the coffee.



how to take steps today to create the retirement you envision. For those already in your retirement income phase, let us ensure that you are receiving the best return in the most tax-efficient way.

- ▶ Registered Retirement Savings Plan (RRSP)
- ▶ Retirement Income Fund (RIF)
- ▶ Locked-In Retirement Accounts (LIRA)
- ▶ Locked-In Income Fund (LIF)
- ▶ Annuities (Term Certain and Life)

CREATING YOUR LEGACY

The concept of estate planning is not just for the wealthy. Estate planning provides you with the opportunity to align the distribution of your wealth with your desires. It could include structuring asset ownership, creating a will, establishing buy-out arrangements for a business, establishing charitable donations, and minimizing income taxes without compromising your intentions.

- ▶ Segregated Funds
- ▶ Life Insurance
- ▶ Annuities (Term Certain and Life)