

# Mapping the Zavitz Way

# Every life goes through phases.

Different needs and issues develop and become more important over time. At Zavitz we understand this complexity. We've mapped our products, services and planning considerations to take into account each phase of your life, and the strategies that go along with them.



Needs & Opportunities

# Phase 1

ESTABLISH • MAPPING THE ZAVITZ WAY

## *Focus*

Frame your insurance & investment needs with an advisor.

## Planning & Products

- ✓ Disability insurance
- ✓ Life insurance
- ✓ Critical illness
- ✓ Debt management
- ✓ Mortgage direction
- ✓ Budgeting
- ✓ Wills / Power of Attorney
- ✓ Cohabitation / Prenuptial Agreement

Needs & Opportunities

# Phase 2

## *Focus*

Pay down education debt. Build sound, long-term investment habits.

Strategic career and business management. Keep retirement in mind.

## Planning & Products

- ✓ Business overhead
- ✓ Insurance (children)
- ✓ Financial planning
- ✓ Tax conversations: saving; income splitting
- ✓ Incorporation
- ✓ Permanent insurance
- ✓ Savings vehicle options
- ✓ Investment management partners
- ✓ Segregated funds
- ✓ Health Care Spending Accounts
- ✓ Health & Dental

Needs & Opportunities

# Phase 3

## *Focus*

Understand how to manage more complex debt. Continue to focus on debt reduction.

Group benefits will be a consideration.

## Planning & Products

- ✓ Retirement / estate-focused planning
- ✓ Benefits planning
- ✓ Permanent insurance
- ✓ Wealth partnerships
- ✓ Shareholder agreements
- ✓ Tax efficiency: capital gains exemption; multiple corporations, tax at death and retirement, RRSPs for retirement income planning
- ✓ Children's expenses & education savings
- ✓ Purchasing Businesses

Needs & Opportunities

# Phase 4

PRIORITIZE • MAPPING THE ZAVITZ WAY

## *Focus*

Prioritize growing your assets and managing wealth.

Wealth transfer is top of mind. Need a clear picture of the current versus future financial state.

## Planning & Products

- ✓ Long term care
- ✓ Retirement income planning
- ✓ Charitable bequests
- ✓ Handling inheritance
- ✓ Succession planning
- ✓ Permanent Insurance

Needs & Opportunities

# Phase 5

MANAGE • MAPPING THE ZAVITZ WAY

## *Focus*

Wealth management, wealth transfer and estate planning.

Retirement planning focused on the years immediately following retirement.

Business succession planning.

Increased meeting frequency to support retirement transition, particularly cash flow management.

## Planning & Products

- ✓ Retiring: When? How? Benefits?
- ✓ What to do with businesses and corporations
- ✓ Relevant insurance
- ✓ Insurance for grandchildren (cascading life, critical illness)
- ✓ Grandchildren's educations
- ✓ Estate equalization and liquidity
- ✓ Introduce children as clients
- ✓ Retirement income planning
- ✓ Increased meeting frequency (early stages)