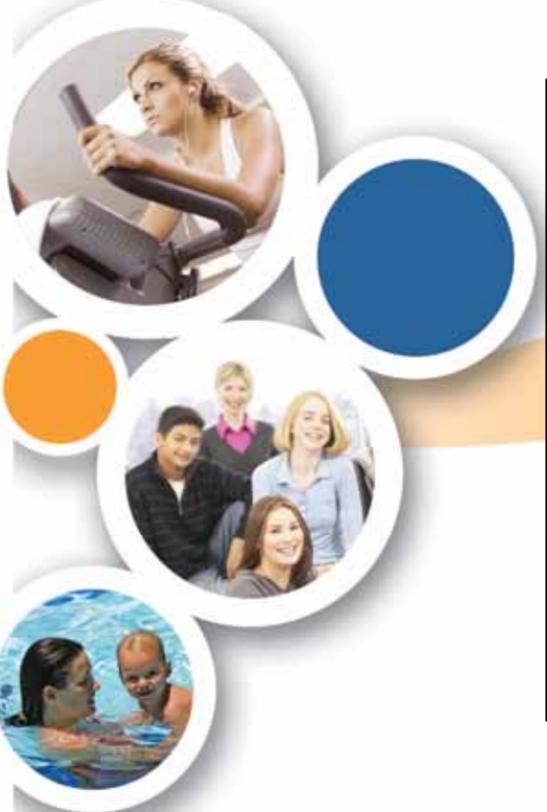


## Can Almonds Actually Help You Lose Weight?

You've heard it dozens of times – nuts are good for you, but don't eat too many because they are full of fat and calories. However, research indicates that the reality is somewhat more complex – and that's good news for nut-lovers who are watching their weight. A study published in the American Journal of Clinical Nutrition

revealed that while a handful (about 22 kernels) of almonds contains 170 calories, only 129 calories are actually absorbed by the body. The rest are passed, because the protein and fat in them are relatively hard to digest. Even better news – after one daily handful of almonds, three percent of the calories you consume for the next 24 hours are rendered indigestible. That means if you eat 2,000 calories in a day, the almonds you ate in the morning will remove about 60 calories from that total. The effect probably applies to other kinds of nuts, although only almonds have been rigorously studied. So enjoy your nuts on a daily basis- their monounsaturated fat content appears to lower cardiovascular risk. And of course, they're delicious!



Maria DeRosa, Lindsay Boychuk, Loreen Buss, Doug Buss, Dwain Ste. Marie

Tim Reisdorf Photography

# Connect?

## YourStyle

What's important to you?

Fall 2016

*When you're on vacation, the only thing that should be on your mind is... the view.*

*Emergency medical insurance can protect you from the high cost of emergency medical treatment while travelling. Family vacations, business trips, shopping excursions and winter escapes can all be covered as either a Single-Trip or Multi-Trip Annual plan.*

*Trip cancellation and interruption coverage can protect your travel investment from emergency medical conditions, changes in employment, schedule changes and delays, and bankrupt tour operators.*

*You can quote, pay and secure travel insurance coverage by going directly to the YourStyle Financial website, click on the Resources tab and then go to Travel Insurance.*

### TRAVEL PLANS?

Check out the Resources Tab of the YourStyle website for direct links to Travel Insurance providers.

## Life is all about how you handle Plan B.

We have this little ornament hanging in our kitchen that says **"Life is all about how you handle Plan B!"** It's a good reminder that things sometimes go off the rails and may not go as planned; however, if you don't have a plan to start with, deviations can send you right off course.

I love to bake pies! My friends and family love my pies. Last summer, Lor and I were headed out on a weekend adventure with a group of friends. Our contribution to the weekend's gastronomic delight was two fresh homemade pies. I diligently kneaded and prepped and made two beautiful pies – one apple and one blueberry. Unfortunately, we were 40 minutes away the next morning before I realized that I had left them at home. That's where Plan B comes into play. With the help of our friends and a well-stocked kitchen at our accommodations,

I was able to whip up a couple more pies in no time. And.... I think that my culinary skills on view was an added bonus. Believe me, I felt pretty dejected when Plan A fell apart, but it was my ability to adapt to Plan B that saved the day.

The same can be said with financial plans. Without a plan, you don't even know where you're going or when you are straying off course. Rarely does Plan A come together seamlessly, but knowing that you can handle Plan B can be the difference. Maybe you committed to staying on a budget or making regular RRSP contributions, but then the car breaks down or your furnace goes on the fritz. Those snags are part of life. Having a financial plan can help keep you on track and be prepared for Plan B.

Till next time....



1-B 2020 Portage Avenue | Winnipeg, MB R3J 0K4  
 Office: (204) 474-2929 Fax: 1-877-223-2936  
 Cell: (204) 227-6395 Toll-free: 1-877-895-3258  
 Doug@yourstylefinancial.ca yourstylefinancial.ca

## CANADIANS' NEED FOR ADVICE FROM A TRUSTED ADVISOR HAS NEVER BEEN STRONGER

In 2012, 1,000 Canadians turned 65 every day on average, a number expected to peak at 1,400 a day by 2021. The largest segment of the Canadian population—the baby boomers, who count for 9.4 million people and 27 per cent of the population—is advancing into retirement. Over the next two decades, six million boomer households will turn 65 and need to convert assets into retirement income. The boomers control 40 per cent of Canada's wealth—that's \$1.24 trillion in assets! And their shift from the accumulation to decumulation years will have a macro effect not only on our economy, but also on our society as a whole.

What does this all mean? It means money in motion, at a magnitude and speed we haven't witnessed before in Canada's history. A trusted financial advisor has the unique opportunity to serve Canadians during this incredible transfer of wealth.

**The need for financial advice from a trusted advisor has never been stronger.**

### ACCUMULATION TO DECUMULATION

The boomers haven't shied away from doing things their own way. As a generation, they've challenged the status quo through every step of their journey. Today, they're more active and redefining the retirement we've known from days gone by. Some are downsizing to free up assets. Many are purchasing new or additional properties—in fact, a 2011 Conference Board of Canada study predicted that by 2030, about 80 per cent of new housing demand will come from consumers aged 65 and older. Other boomers plan to renovate their homes so they can live more comfortably in retirement.

The realities boomers will face during this transitional time could include a shift from two household incomes to one, changes in lifestyle, increased health needs with age and the potential loss of a loved one, to name a few. They need advice to make sense of these changes and help guide their next move in the right direction.



Life—and money—is in motion unlike ever before in Canada and it's only expected to continue in the years ahead. In 2011, the oldest boomers started entering retirement and over the next 15 years, the balance of this generation will follow. They'll progress through retirement for an extended period of time—it's true: boomers are even bucking trends when it comes to life expectancy. Today, Canadians are living significantly longer than they did even 35 years ago, and life expectancy for those who reach age 65 has only increased.

### INCREASED LIFE EXPECTANCY

Life expectancy has increased dramatically in the past few decades, and will likely keep improving.

In Canada, a **65-year-old man now has an average life expectancy of 85.9 years, and the average 65-year-old woman will live to age 88.3.** But these are just averages; a better way to think about life expectancy is by telling a story.

There are 10 high school girlfriends who all just turned 65 and decide to catch up over coffee. The conversation moves from their families to retirement plans and whether they think they've saved enough for retirement. Well, if this is an average group, the first of the 10 friends could live for five years to age 70, and the last for 35 years to age 100. One person needs to save for five years of retirement spending; another for 35 years. The problem is you don't know who's who! And that's what the risk of outliving your assets is all about. Gone are the days of modelling retirement spending with a full stop at age 85 or even 90.

Now more than ever, Canadians need financial advice to help them find tax-efficient solutions, with some guarantees, so they can retire with confidence and enjoy these years.

**YourStyle Financial offers holistic solutions to help clients through each of their life stages and prolonged life expectancy.**

## CAN YOU GUARANTEE YOU WILL DIE IN AN UPMARKET?

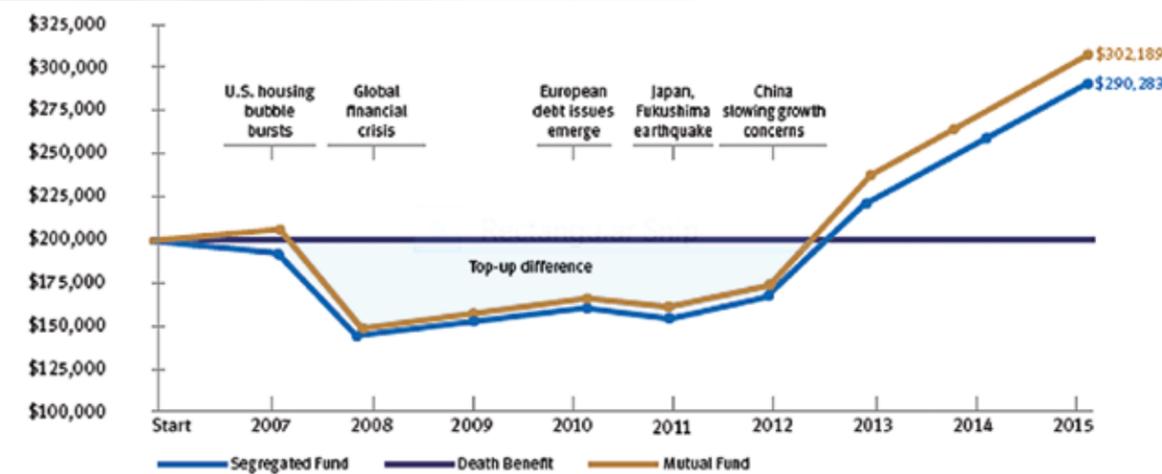
In times of market uncertainty it's natural to be concerned about your investments. Staying invested and diversifying your risk will benefit you in the long term.

### The Solution

The illustration below shows how staying invested with a diversified portfolio, consisting of mutual funds and segregated funds, can help meet investor's goals. While the mutual fund allocation allows investors to maximize growth potential with more aggressive investments, RBC Guaranteed Investment Funds (GIF) – also known as segregated

funds – provide principal guarantees and estate planning benefits while also providing growth potential. Investors can remain invested in equity markets to participate in long term growth without the fear that a recession or market correction will severely reduce their investment and their legacy.

### A diversified portfolio. Value of investing \$200,000 from 2006-2015 in RBC U.S. Equity GIF, Series 1 (Segregated Fund) AND \$200,000 in RBC U.S. Equity Fund, Series A (Mutual Fund)†



### Protecting against market uncertainty

The RBC GIF death benefit guarantees 100% of the principal investment (plum line). If an investor passed away in 2008 during the global financial crisis, their named beneficiaries would have received the original deposit of \$200,000\*, well above the market value of \$147,936.

The top-up to the investor's RBC GIF contract would have been \$52,064. The blue shaded area illustrates the top-up amount that is guaranteed in the RBC GIF contract if the investor passed away when markets were down.



### Five questions to consider:

Yes No

- Are you uncomfortable with market swings?
- Would you pay a bit more now to potentially recover money in a market downturn?
- Is privacy for your estate important to you?
- Would you like to put aside certain amounts for certain individuals in a discreet manner?
- Do you have children to whom you are concerned about leaving large lump sums of money?

If you answered **YES** to any of these questions, give us a call to discuss solutions.

What's  
important  
to you