



WOMEN & WEALTH | PART 2

Empower Yourself: Building Confidence For Female Investors

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Women & Wealth Parts 1 & 2

- > Where do you get your financial advice?
- > Where are your sources of income?
- > Do you have investable assets?
- > What are my investment options?
- > How can I support my employees?
- > Case Studies: What is your story?



Net Worth

Net Worth Worksheet

Before our next appointment, please complete this worksheet. Once we have this information we can further understand where you are now and help guide you to where you want to be in the future.

Name: _____ Date: _____

Assets (What You Own)	
Cash:	
In Wallet	\$
Chequing account(s)	\$
Saving account(s)	\$
Total	\$
Real Estate / Property Assets:	
Home(s)	\$
Income Properties / Land	\$
Automobile(s)	\$
Other (Artwork, Jewellery, Electronics)	\$
Total	\$
Investments:	
TFSA	\$
RRSP	\$
Spousal RRSP	\$
LIRA	\$
RESP	\$
Pension plan	\$
GICs	\$
Other	\$
Total	\$

Liabilities (What You Owe)	
Loans:	
Mortgage(s)	\$
Car loan/lease	\$
Personal line of credit	
Other loans	\$
Total	\$
Debts:	
Income tax/property taxes owing	\$
Credit card balance(s)	\$
Child Support / Alimony	\$
Legal	\$
Unpaid bills	\$
Other debts	\$
Other obligations	\$
Other	\$
Total	\$

Assets and Liabilities	
Total Assets	\$
Total Liabilities	\$
Total Net Worth	\$

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Budget

Monthly Budget Worksheet

Before our next appointment, please complete this worksheet. Once we have this information we can further understand where you are now and help guide you to where you want to be in the future.

Name: _____ Date: _____

Monthly Gross Income				Total Income \$	
Income Source					
Income Amount	\$	\$	\$	\$	\$

Monthly Expenses				Total Expenses \$	
Regular Investing	Investment Type				
	Payment	\$	\$	\$	\$
Taxes	Income Taxes Paid	\$		CPP / OAS Pension	\$
	Mortgage / Rent Payment	\$		Maintenance	\$
Housing	Homeowner's Insurance	\$		Homeowner Fees / Condo Fees	\$
	Property Taxes	\$		Furnishings	\$
Utilities	Water	\$		Cell Phone / Landline Telephone	\$
	Electricity	\$		Internet	\$
	Gas	\$		Satellite/ Cable TV	\$
	Sewer	\$			\$
Other Necessities	Food / Groceries	\$		Medical / Dental Vision	\$
	Child Care	\$		Education	\$
Insurance Premiums	Life Insurance	\$		Health Insurance	\$
	Disability Insurance	\$		Long-term Care Insurance	\$
	Auto Insurance	\$			\$
Transportation / Auto	Auto Loans / Leases	\$		Fuel	\$
	Tolls / Bus / Taxi	\$		Parking	\$
	Auto Service	\$		Insurance / Licenses	\$
Miscellaneous	Charitable Contributions	\$		Vacation / Travel	\$
	Movies / Entertainment	\$		Alimony / Child Support	\$
	Online Subscriptions	\$		Legal	\$
	Clothing	\$		Newspaper / Magazines	\$
	Gifts	\$		Dry Cleaners	\$
	Lessons / Sports / Fitness	\$		Housekeeping	\$
	Dining Out	\$		Other	\$
Loans	Loan Type				
	Payment	\$	\$	\$	\$

Monthly Discretionary Income (Shortfall) (Monthly Gross Income - Monthly Expenses)	Total \$

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So you have positive cash flow...Now what?

✓ **Savings of 3 months -**

Keep at bank in savings account.

✓ **Manageable expenses**

Mortgage & domestic expenses.

✓ **Steady income**

Add to tax deferred or tax-free accounts:

RRSP & Spousal RRSP

Tax Free Savings Account

FHSA

Registered Education Savings Program

Tax Deferred or Tax Free Accounts = Investable Assets

LIRA – Locked Pension

Locked-In Retirement Account

- Employer contributions
- Can access at 55 years of age
- Intended to last till 90 years of age
- Taxable income when withdrawn

RESP

Registered Education Savings Program

- Receive federal grant of 20% on \$2,500/year
- Maximum in grant/beneficiary is \$7,200

RRSP & Spousal RRSP

Registered Retirement Savings Plan

- Deducted from gross income
- Spousal - Higher earner contributes on lower earner's behalf. After 3 years, withdrawn at lower tax rate

FHSA

First Home Savings Account

- \$40k max, tax deductible
- 15 year account timeline
- \$8k annual contribution limit

TFSA

Registered Education Savings Program

- Lifetime limit increases each year @ \$95k
- Get the room back following tax year to put back.

RRIF

Registered Retirement Income Fund

- 71+ withdrawing regularly
- No age minimum



Simple tips to Investing

- 1** Educate yourself or talk to a professional
- 2** Start small ie: \$5,000.
- 3** Set expectations, consider risk tolerance
- 4** Pay attention but don't get obsessed.
- 5** Try not to let volatility scare you. It's normal for market cycles to fluctuate and there is no one size fits all.
- 6** Avoid moving your money around every time there's a change in the market.
- 7** Consider specific sectors, geographic regions
- 8** Remember that different doesn't mean differentiation. Avoid overlaps.

Investment Tools Include:

Tool:	Cash	HiSa or GIC	Mutual Funds	Stocks	Hybrid notes
Benefit:	Can't lose	Guaranteed	Low – high risk	Higher risk: higher reward	Some monthly pay. Some principle protected.
Risks:	Inflation	Can't redeem early	Be aware MER's	Volatile	Quantified risk with downside protection
Costs:	Zero	Minimal	0% front or back end	Pay to buy/sell	Zero after ETC



Investment Tools & Risk

ZERO Risk

GIC's

- What's a **GIC**? Guaranteed Investment Certificate @ x% for 1-5 years.
- Risk would be taken if inflation is higher than interest paid.



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Investment Tools & Risk

Low to Medium to Higher Risk

Mutual Funds

- For the average small investor, mutual funds can be a smart and cost-effective way to invest. Individual purchase minimums vary by fund but can be as low as \$100.
- Some mutual funds can be extremely high risk, read the fund fact. Watch for front end or deferred sales charges.
- They are professionally managed, be aware the MER... your paying that monthly to :
 - ✓ Identify securities to buy & sell
 - ✓ Analyze market information
 - ✓ Review portfolio holdings on a regular basis.



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Stock Sectors

Defensive



Utilities



Healthcare



Consumer
Staples

Cyclical



Consumer
Discretionary



Information
Technology



Communication
Services



Real Estate



Energy



Materials



Industrials



Financials



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Stocks/Equities

Medium to Higher Risk

Stocks, Securities, Equities, ETFs, Listed Closed End Funds

It's about ownership. The stock is a claim on part of the corporation's assets and earnings. You own the shares you purchased until you sell them.

- Stocks are generally considered riskier investments than cash or GICs because their value can change rapidly. The incentive is that they can offer bigger potential returns over the long run.
- Pay a commission to buy & sell or pay a percentage fee of assets.



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Cycles of Investing & Emotions



Hybrid Equities

Income Producing Notes

- Used to only be offered by major Canadian banks. Independent IIROC brokers have access to them.
- Income producing, monthly pay, offer downside protection and zero fees to investor. Bank pays commission to broker.

Hybrid Fixed Income

Principle Protected Notes

- 100% principle protection at maturity, 1-7 years, some include boosters or participation rates.





Health

Family

Purpose

Finances



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Employees want better benefits...

- More than **80%** of employees would take better benefits over a raise in pay
- **85%** of employees rank efficient and affordable savings options among the most important benefits and employer can provide



Employee Payroll Plan

No Cost RSP Savings Plan for your Employees!



Affordable and easy, no cost to employers and set it and forget it for employees.



A tax efficient investment, employees save taxes on every paycheque.



Invest in local SK economy



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Payroll Investment Plan

- ✓ **Lower Taxes Employees Pay on Every Paycheque**
Receive 32.5% in tax credits PLUS RRSP Benefits.
- ✓ **Affordable**
Lower out of pocket cost = affordable retirement savings.
- ✓ **Easily Invest Regularly Directly off Your Paycheque**
Remit on behalf of employees.



Women like YOU



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Heather

**Single Mom
Divorced
Employee
Receiving Child Support**

- ✓ **Contributes to TFSA & RRSP**
- ✓ **Used RRSP for Down Payment**
- ✓ **Gets Tax Credits Back from LSVCC**
- ✓ **Uses GIC & Mutual Funds**



Holly

**Single Mom
Divorced
Business Owner
Applied for business loan to
advance business instead of
taking out investments.**

-
- ✓ **Gets Tax Credits by investing within LIRA**
 - ✓ **Uses Stocks, Notes and Mutual Funds.**



Raysa

Widowed

Retired Nurse

Income consists of:

Husband's pension

CPP/OAS

Nurses pension

-
- ✓ **Uses segregated funds, notes, mutual funds, stocks and GICs**
 - ✓ **Maxes out TFSA contribution**



Sherri

Married One Adult Child & One Tween Received Inheritance from Father

-
- ✓ Maxed out TFSA, Maxed out RRSP
 - ✓ Uses LSVCC in LIRA, tax efficient in cash accounts
 - ✓ Uses notes, mutual funds, stocks.

