

INDIVIDUAL FINANCIAL SERVICES



Customer Service | Accountability | Innovation

HOW CAN WE HELP?

How can BPA IFS provide financial security for you and your family in combination with your group coverage?

Your group coverage provides excellent, comprehensive protection tailored to the general needs of the group. However, to ensure you and your family are fully covered in the event of an unexpected death or illness, it's important to consider additional coverage options that cater specifically to your unique circumstances. Our Individual Financial Services provide personalized financial planning and advisory support to help you achieve your financial goals. We offer tailored advice on retirement planning, investment

strategies, savings plans, and life and living benefit insurance. Through one-on-one consultations and educational programs, we empower you to make informed decisions about your financial security.

Our services are free and included in your plan at no additional cost. With salaried advisors, we prioritize your financial needs, not commissions.

We offer online and in-person meetings on important topics like insurance coverage, retirement planning, and financial security for you and your family.

Countless individuals have benefited from our personalized advice. By speaking with our advisor, you can discover ways to save on your coverage, particularly if you are currently or soon will be:

Purchasing property: Save on mortgage insurance.

Having children or expecting a newborn: Protect your family's income in case of a parent's unexpected passing.

Planning for retirement or a significant project: Secure your financial future.

Experiencing a family loss: Cover final expenses.

Making a substantial purchase: Safeguard your investment against unforeseen events.

Changing jobs or experiencing job loss: Adjust or retain group coverage based on your new situation.

Getting married or divorced: Plan for the financial impact of this change.

Starting a business: Ensure business continuity in the event of a partner's unexpected passing.



Save money and ensure your family is protected the way *you want*.
Connect with us for a 15-minute introductory call and see how we can help you save on your insurance costs.

Please note that the "Individual Financial Services" available from BPA ("IFS") is not offered as part of the Ontario Teamsters Benefit Plan Trust Fund or paid for by the Trustees of the Ontario Teamsters Benefit Plan Trust Fund (the "Trustees"). The Trustees are not liable for any losses incurred by Members, or their eligible dependents connected with advice received through IFS.

HOW CAN WE HELP?

Scenario 1: Retirement Planning

Client: A 45-year-old professional with a young family who is concerned about whether they will have enough savings to retire comfortably at 65.

How We Can Help:

The consultant reviews their current savings, investments, and retirement accounts. After running projections based on the client's desired retirement lifestyle, the consultant creates a personalized retirement strategy. This includes maximizing their contributions to tax-advantaged accounts, diversifying investments, and considering potential market changes. The consultant also provides ongoing advice to ensure the plan adapts to life changes or unexpected expenses.

Scenario 2: Debt Management

Client: A couple in their 30s with high student loans, credit card debt, and a mortgage, who are struggling to balance paying off debt while saving for future goals like buying a second home or starting a family.

How We Can Help:

The advisor works with the couple to create a detailed budget and debt repayment plan. They analyze the interest rates on different debts and recommend which to prioritize. The advisor also helps them find ways to reduce expenses and increase savings, guiding them toward a healthier financial balance and planning for long-term goals.



Scenario 3: Preparing for a Major Life Event

Client: A couple in their late 20s expecting their first child, who want to ensure they are financially secure and able to plan for the future, including education costs and buying a larger home.

How We Can Help:

The advisor helps the couple develop a financial plan that accounts for immediate costs (medical bills, childcare) and future needs (college savings, down payment for a new home). We offer advice on life insurance, saving for education, and how to adjust their budget to accommodate a growing family. We also review their current investments to ensure they are positioned for long-term growth.

Scenario 4: Retirement Savings Optimization

Client: A 50-year-old employee with a stable income but no clear retirement plan. They have several RRSPs from past jobs and are unsure how to manage them effectively.

How We Can Help:

The advisor consolidates the client's retirement accounts, simplifying their management and potentially reducing fees. They also recommend reallocating investments to align with the client's current risk tolerance and retirement timeline. By optimizing contributions and planning for future tax implications, they help the client maximize their retirement income.

SERVICE OFFERING

Professional advice from a team of experienced advisors, focused on the providing the coverage you need at the best price - ***We will shop for you***

Solutions tailored to your individual and family needs in combination with your group coverage and other existing coverage - ***No overinsuring***

PRODUCT OFFERING

IFS ensures comprehensive and tailored support for members, enhancing financial well-being and providing peace of mind.



Term and Whole Life Insurance

Access to all insurance companies and products, even for those with existing health issues.



Health & Dental Insurance Conversion

Options for you to obtain additional coverage or retain some protection when leaving group coverage.



RRSP, TFSA, FHSA in Segregated Funds

Open investments account backed by guarantees that can protect a significant portion or even all of your original investment.



Critical Illness

Protect yourself in case of a diagnosis of a critical illness and use the claim payout at your discretion. Possible refund of premium available after a period of time or age.



Travel Insurance

Cover yourself for medical expenses while travelling abroad.



Disability Insurance

Additional protection to cover loans like a mortgage, claimable alongside current group coverage.



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Individual Financial Services

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Book a call today!

Scan the QR code or visit:
www.calendly.com/d/cm-gx-rr2-f95

