Growth Space
Financial Solutions
Making Financial Stress Disappear

Your FREE & NO Obligation

‘Breakthrough’ Financial Planning Consultation

+

24-points financial security checklist (Value $495)

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Welcome to Growth Space Financial Solutions!

Life is busy and finance is complicated. It's easy to get caught up in checking off everything on the 'to do' list. But where are YOUR FINANCIAL FUTURE on that list? Is it even there?

Certainly! Slowly but boldly, it's coming at your focus! That's why you've reached to this document.

You're going to unlock some secrets of finances that will lead you towards your best self at the deepest level, at a time when some other friends are putting themselves behind.

You'll learn about some tools you need to reach your highest level of fulfillment and security in life.

This document will lead you towards a laser-focused plan to align your heart and mind, define your true identity and ultimately live the life you dream about... a 'better & brighter future' for you and your family.

This is a life-changing document for you. Therefore, take your time, pay close attention to the content and read very minutely.

So, let's get started!

1) **An understanding of 'Financial Literacy' and 6 elements of it where we identify the hidden areas where finances fall through the cracks for individuals and families.** Financial literacy is the ability to understand how your money other financial resources (all different income sources, savings/investment, assets etc.) work for you. We're taught mostly on how to earn money, only 1 aspect, and grossly ignored the other 5 aspects of managing our money. Those are also equally important, if not more. The other 5 elements are spending, tax, debt management, investment and protection.

   ## Spending

   You might've heard about some Hollywood stars, even after making hundreds of $M, becoming bankrupt just because of bad expenditure pattern.



   ## Tax

   In country like Canada, managing tax is highly important as it could be the largest portion of income. Income tax (25% - 54%), sales tax (5% - 16%), tax on investment income (from marginal tax rate to 54%), capital gain tax (on 50% of gain), probate tax (~2%) and finally estate tax (~50%) depending on income level and the province you're living in.

   Now you calculate the size of tax on your money.

   How about keeping more of your tax $$$s for yourself?

   Your efficiency in planning taxes will make sure that you're claiming more from taxes for yourself and your family.

Debts

Have your ever realized that the rich get richer by better managing their debts and taxes? Debts helps to leverage expenses better and as a result pay less tax. Through prudent investment strategies, you can even make money from your debts.

Investment

It's all about making sure that your money is working hard as you're. If you're just saving and not investing those for long term growth, you're losing value of your money due to inflation rate. Everyday I find this happening with lots of families, losing value of the money.

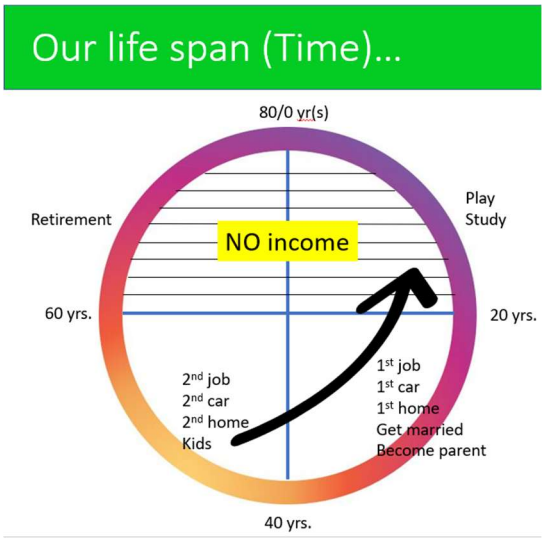
Protection

It's about protecting the income of the person who is earning the money. In case sudden challenges due to critical illness, disability or even death because of sickness or accidents, the income of the person can be protected so that the family gets some time to adjust their lifestyle and find out alternate source of income.

2) **Understanding the importance of time and finance along with tips and strategies that shield your 'blind spots' from sudden breakdowns.** Time is such a thing that treats everyone equally and rolls away at the same pace for all. Irrespective of any criteria or situation you would like put in place.

Let's look at our life from time perspective and try to fit the finance aspect in it.

Say on an average people live for about 80 years. Now let's divide this time in 4 phases; 1) 0-20yrs. 2) 21-40yrs. 3) 41-60 yrs, and 4) 61-80 yrs.



In 0-20 yrs., phase we play hard and study, prepare ourselves for the nest phases of your life.

In the 2nd phase, 21-40 yrs., 5 major events happen in our life. We get our 1st job, buy our 1st car, buy 1st home, get married and become parents.

In the 3rd phase, 41-60 yrs., we get in the 2nd job to earn more or at least go up in the hierarchy, buy the 2nd car as 1st one probably became obsolete, buy 2nd home as investment or vacation property. The other important thing happens at this stage is our kids move into their 2nd phase of life.

The last phase, 61-80 yrs., is our very well-earned retirement. In this time, we don't have enough energy to earn but have bills to pay!

If we look into these phases very minutely, we will see that there is a hidden link of *growing responsibilities* from one to another phase. The major part of that responsibility can be taken care of with money. The second observation is that half of our life, 1st & 4th phase, we *don't have any income*. 1st phase is okay as our parents have taken care of us. But 4th phase is very critical because most probably we've lost our parents by this time and we're parents of our own kids. Meaning we're dependent on our savings to pay bills and take care of ourselves.

Have you ever thought about this? What's going to happen if you can't work till 60yrs.? If you can't reach 60 yrs.? What's going to happen with your lovely family?

Retirement period is time that we need to depend on our savings/investment.

With the development of health science, we don't even know how long that life would be, instead of 20 yrs. that could be 25 or 30 yrs. or even more.

Now the question you need to ask yourself is what would happen if you outlive your savings? What about if you require long-term care, which is very expensive?

The Govt. supports like Old Age Security, Canada Pension Plan etc. are not even close to what you need for that time of your life.

What can save you from those situations? The only thing can save you is **your savings**!

Think about these! How much time do you have before reaching your retirement? How much do you need for your retirement? What you need to do to prepare for retirement time?

How to balance and rebalance your life?

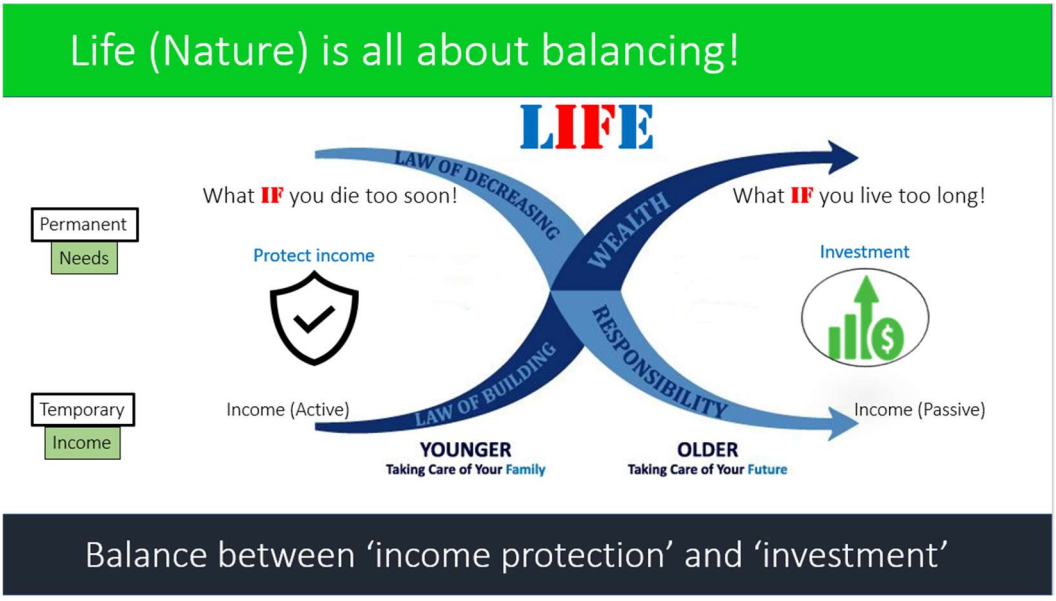
Now, let's look into the mother nature and our life as a part of it. Nature tries to keep everything in balance, right? What happens when any imbalance is created? Nature shakes up and rebalance everything, again! Right?

Our 'LIFE' is full of IFs, as it contains IF in itself. When any if happens in our life, it gets imbalanced. Here we will discuss about 2 main 'IFs' in our life and strategies of how to balance in case those happens in order to rebalance the life.

The 1st IF

In our younger life we have low income, but high responsibilities with our young family and parents. During this time, the first IF comes in your mind, what if you die too soon? How can you manage this income and responsibility gap?

The financial strategy to manage this gap is 'income protection'! If anything goes wrong with you, your family will receive few years of income from the income protection plan. Your family will get some time to adjust their lifestyle and find out alternate sources of income.



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You can combine this strategy with retirement income supplement. Meaning, if nothing happens, the savings for income protection will generate retirement income supplement for you!

The 2nd IF

In the later phase of your life, the 2nd IF comes in your mind is, what if you live too long? In this part of life, you don't have any active income, but you have unknow period of time to take care of yourself and your spouse. How would you pay your bills? How would you take care of your Long-Term Care needs? What would happen if you outlive your savings?

The financial strategy to manage this IF is, investment. Making sure that you save enough and grow your savings faster than inflation rate. This investment will provide you enough to take care of your and your spouse's life.

When you have enough, you need to plan for a tax-free transfer to your next generation or commit to charities you would like to donate to.

Why do you need to pre-plan?

To find out the answer, try to answer these questions by yourself. What will happen to your family in your absence or in your incapability to earn? What will happen to you when you can't pay your food bills in your retirement? How are you going to pay your bills that govt. doesn't take care or govt. changes its systems?

Isn't it a better idea to take control of your own life?

If you don't plan beforehand, your estate will have to pay about 50% as estate tax, before the remaining is going to the people you intend to. 50% of your hard earned and tax-paid money will go government again as estate tax. Do you want that to happen? I guess, NO. But you need to pre-plan for that!

Isn't it a better idea to pre-plan for rebalancing your life?

Balancing your life

The trickiest part is this! How do you balance between 'income protection' and 'investment' when you have low income and high responsibility, and at the same time need to invest for uncertain retirement life?

Are you sceptical?

I know, some of you're thinking now, why should you worry about those IFs that might not happen in your life. It's reality that we tend to think, nothing bad will come to me/us. Though bad things happen in some people's life. Unfortunately, those people never thought that the bad things would happen to them.

I will ask you few questions.

What if it happens to you, as this happens in some of the peoples' life?

Isn't it a better idea to prepare yourself for the worst situation, to provide a more secured life to your beloved family? What do you think?

How about preparing for your uncertain retirement life than leaving everything on Govt. or kids?

What about transferring your hard-earned wealth tax-free to your beloved ones then going to govt. as estate tax?

3) **Think you have good income and you don't need to save? Absolutely wrong!** I always provide my friends and clients two scenarios and ask them one question.

Scenarios are: one family has a family income of $50K and save 10% of their income. The other family has $100K family income and they spend all of it to maintain their lifestyle.

Which family is richer, 1st or 2nd family? Invariably, all of them answered the 1st family is richer.

What do you think? Which family is richer?

Your money always says, 'save me now and I will save you later'. It's equally important to make sure that your money is working as hard as you're. Otherwise, inflation will eat up your money's value.

Most of the time you go out, you're not available to your family and friends, and make money.

Similarly, you need to make sure that your money is disappearing from your life and re-appearing in your rainy days and/or in retirement.

If you've access to money, meaning spending it when you do shopping, your money is NOT disappearing from your life. Send your money in investment, to work hard and make more money for you in the long-run.

Does it make sense for you?

The question you might be asking is that how much of your income should you save?

There is no straight forward answer to that question, unfortunately.

It depends on lots of other factors like how old are you, what phases of your life you're in, what are your financial goals, what other resources you've now and many other aspects.



You might be thinking, what're the reasons you should be saving for?

There could be lots of reasons you should be saving for. In general, there are 5 major reasons you should save for. And those are:

1) Income & life – to replace your income in case of income loss due to sickness, disability or death.

2) Education – for yourself and your kids' future building.

3) Mortgage & Debts – to pay-off your mortgage and any other debts.

4) Retirement – for the time when you won't have energy to earn but have bills to pay and finally,

5) Long term care – for the time you'll have to depend on others to take care of yourself.

Why do you need financial education?

Have you noticed this?

You're not given any education on how to manage your own money! Irrespective of which country or school you studied in, you're never taught anything on personal finance, even if you're a Finance graduate.

If you're a finance guru, you know how to manage finances of your business or the company you work for. Not how to manage your own finances!

91% of Canadians are financially illiterate! All you're taught is how to earn money!

It is done purposefully!

Because there are some people making money out of your money and they don't want you to learn the basics of managing own money.

People, 90% of Canadians who would like to learn those basics, won't find the courses readily and easily available.

Are you aware that over 55% of your expenses are going for financial products like mortgage, car loans, insurances, savings/investments etc.?

You'll be astonished to find the statistics!

- 91% Canadians lacks financial education.

- 4 out of 10 Canadians think that money is a ‘daily concern’ for them
- 56% Canadians don’t have any budget for family expenses.
- 6 out of 10 Canadians DON’T have good idea of how much to save, when and how they would retire
- 68% Canadians would enter retirement without paying-off their mortgages
- 14% Canadians are forced to work after retirement just to pay their bills, not for an active life
- 41% Canadians are relying on their kids and other family members to pay their bills after retirement

Which side of the statistics are you lying in? What is the impact of it in your life?

How much risks are you bearing for your own life and family’s life?

Importance of ‘protecting’ your income:

Have you ever thought about it?

When I ask my friends and clients, what is the most important asset in your life? I always get a wrong answer. I get all different answers, but income.

Think about it for a while. Aren’t your all-other assets, you just name any, will be at serious difficulty if you don’t have income? Now you got it, right?

The biggest and most important asset in your life is your ‘income’.

Now think about it from a different perspective. You’ve protected your home and car, right? Otherwise, you can’t even get the key of your home or car!

These are systems in our Canadian life. In some cases, you’ve even protected your laptop and/or cell phone.

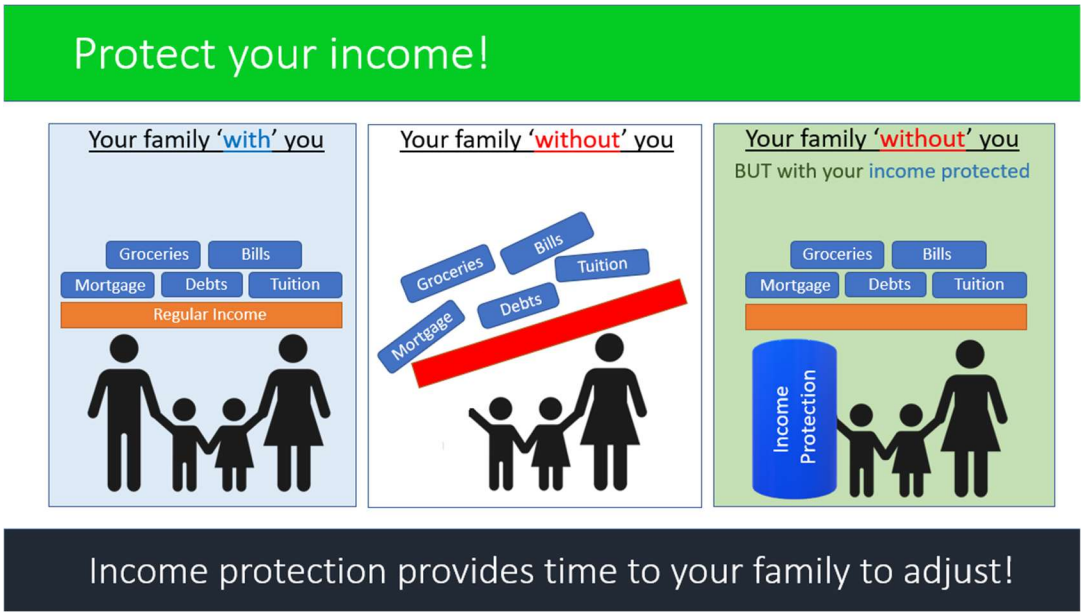
But have you ever thought about protecting your income, the most important asset? Most probably, not.

What will happen to your life in absence of your income? Could be any reason like sickness, disability to earn or immature death.

What will happen to your family’s life?

When your regular income is there, everything, all the bills and debts, are taken care of. In absence of your income, all of those will start collapsing.

But if your income is protected, everything will be taken care of for a certain span of time. Your family will get time to adjust their lifestyle and find alternate sources of income.



4) **Discipline is the key to success! Why and how to bring 'Discipline' in your financial life?** I don't think you'll argue about the importance of discipline in life. So, let's move on!

In your financial life as well you've discipline, certainly. But unfortunately, for all your expenses in most cases.

You pay your income taxes even before you get your hard-earned money in your account/pocket. You pay the water, hydro and gas bills, home & auto insurances, phone & internet bills, property taxes etc. on a regular basis.

You even pre-authorise those payments to make sure you don't face any interruptions.

By paying-off all those bills, who are you making rich/wealthy? Government and those service companies. Right?

What about making yourself rich/wealthy? Do you know why can't you make yourself rich?

If you can't save or can't save enough, have you ever thought why can't you?

Because you don't have any discipline for savings! You don't have the discipline to pay bills to yourself, just like the way you pay bills to other companies.

So, develop the discipline of paying bills to yourself to make you and your family rich!



It’s very important to make decisions well ahead in time! Because all good things in life need good amount of time to come.

Only bad things happen in fraction of a second! Good things need time.

If you want a better job, you need months-years of dedication for self development. But accidents happen in seconds to ruin your life.

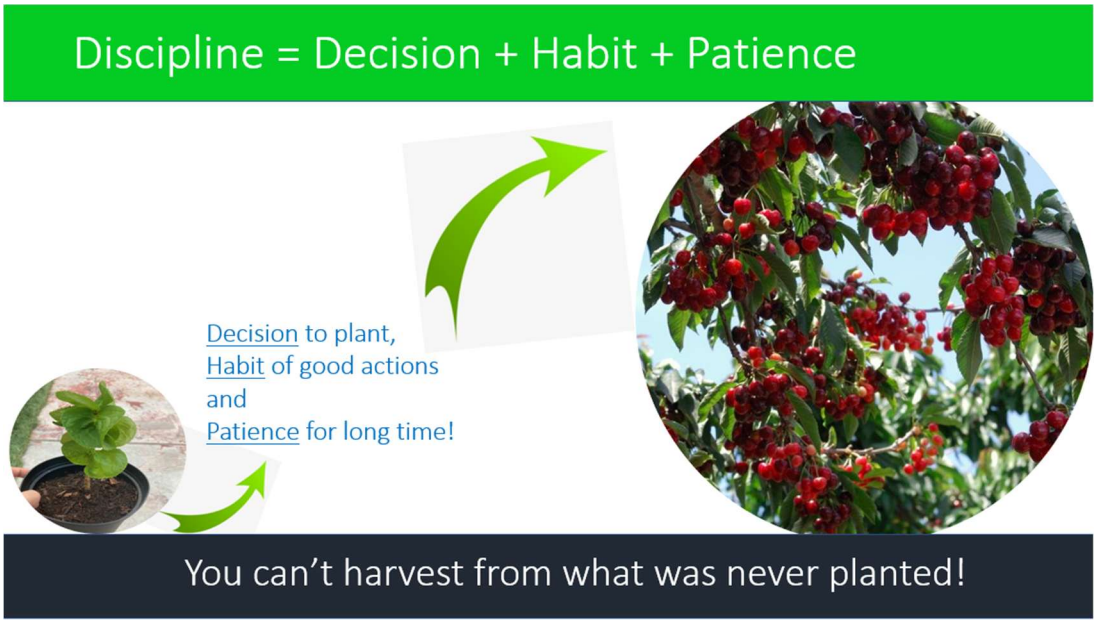
Do you like Cherry? Most people do. Say you want to enjoy Cherry.

You’ve 2 ways to enjoy Cherry.

1) You go to store and buy Cheery every time you want to enjoy it.
2) You plant a cherry sapling and take care of it until it grows big enough to begin fruiting. Once it’s fully grown, you can enjoy fruits for multiple generations.

The first option is easy. But it has a challenge. If you don’t have money, you can’t eat Cherry.

The second option needs ‘Discipline’ from you. That discipline will provide you fruit for generations together.



What this 'discipline' really means? It's a combination of 3 things:

1) Decision – to plant a sapling towards long future
2) Habit – of taking care of the sapling regularly by providing water, fertilizer and protecting from kids and animals
3) Patience – for 8-10 years before fruiting

Similarly, your 'discipline with savings' has the same 3 elements:

1) Decision – to save/invest for future uncertainties
2) Habit – of savings on a regular basis, monthly contribution
3) Patience – for 10/15/20 years before you reap the benefits of savings/investments.

Once you establish discipline in savings/investment, you will be able harvest the benefits of it for generations together. This discipline will help you reach your financial goals!

Is the concept making sense for you?

5) **Is your money working hard as you are and supporting 4 cornerstones of sound financial plan!** Once you've brought discipline in your savings life, you need to ensure that your money is working as hard as you're. At the same time, you need to plan for your taxes as well in order to ensure that you keep more of your hard-earned money for yourself and your family.

Otherwise, inflation and tax will eat up your money!

Meaning, you'll see that you've almost same amount of what you've saved, but in reality, you can't buy the same stuff for the same price after few years.

Prices of most of the stuffs are going up all the time!

The gasoline I was buying for $0.65/liter in 2002 is now selling for $1.40/liter or more. The house that I bought for $315K in 2005 was bought for 30K about 35 yrs. back. Don't even ask me the current price of that house, as it's over $1M.

Any idea about the current inflation rate? It's 4.4% and trending upwards.

Meaning, today's $100 will be worth $95.60 after 1 year. At this rate, after 5 yrs. it will be worth $79.85 and after 10 yrs. it will be worth $63.76.

Can you imagine the impact of inflation on your savings by the time you reach retirement?

Do you feel any pinch on your wallet when you do your groceries now a days?

Your money needs to be invested and has to grow at a faster rate than inflation.

I see that lots of people have RRSP and TFSA account opened with banks but that money is not invested for growth. Even when it's invested, I see that growth rate is 1-2%. This growth rate is well below the inflation rate!

It is very disappointing! Absolutely frustrating!

What type of income your money is making?

Have you ever thought about it? Let's talk about income types and tax implication of those, now.

There are 5 types of income your money can make. Those are:

1) No income – when money is not invested and not working for you at all. We already discussed about this situation above.

   Do you have savings that isn't invested?

2) Interest – When your money is making interest income, you have to pay taxes on 100% of your income.



   Say, you have invested $1,000 and made an interest of $100. This $100 will be added to your income of that year and you will be paying taxes on that $100 at your marginal tax rate.

   In most cases marginal tax rate is over 30%. Meaning, you're paying more than $30 in taxes and taking home only $70 or less.

   Your net income is $70, not $100!

3) Dividend – When you buy shares/stocks of any company, you buy a portion of that company. In another words, you become a shareholder of that company.

   It uses your money to do business and makes profit out of their operation. At the year end they share a proportionate part of their profit with you. That part of profit is called dividend.

   Dividend income is at least 12% less taxable! Meaning, you pay 12% less tax on dividend income.

4) Capital gain – Let's say, you bought a home (a capital asset) for $500K and after 20 years you sold it for $1.5M. Your capital gain is $1M ($1.5M - $500K).

   50% of your capital gain is taxable. In our example, you pay taxes on $500K ($1M * 50%).

   This $500K is taxable at your marginal tax rate, on an average about 50%. Meaning you'll be paying $250K ($500K * 50%) tax.

   The remaining $500K is not taxable, meaning you enjoy that $500K without paying any tax!

   Your net income here is $750K ($500K + $250K) out of $1M.

5) Income without Tax – For Canadians, tax is universal truth like birth and death.

   I ask my friends and clients, what income you don't have to pay any taxes on?

   In most cases I don't get the right answer. Indeed, in Canada, there are 2 types of income you DON'T need to pay any taxes on.

   It's very important for tax planning and investment purposes!

   - Lottery – if you win lottery, you don't need to pay any tax irrespective of the amount you win!

     Good luck, but play responsibly!

   - Insurance proceeds – You don't have to pay any tax when you receive money from any insurance proceeds.

     This type of tax-free income is UNKNOWN to over 90% of Canadians!

     But plays a very important role in tax planning.

     The rich people play with this tax-free income very efficiently in becoming rich!

Did you notice that you'll pay no or less or full tax depending on what type of income your money is making for you?

You're the decision maker! You need to decide well in advance!

4 cornerstones of sound financial plan

How to make a sound financial plan? What are the elements of sound financial plan?

You need to understand and keep in mind the following 4 things while planning your finances. Those are:

1) Growth
2) Safety
3) Protection
4) Tax advantage

Growth – When you save money, it has to grow over a period of time. Otherwise, you will lose the value of money because of inflation (as explained earlier).

Say, if you're saving $100 today, in future years it needs to grow to more i.e. $150, $200, $300 etc.



Safety – If you save $100 today, in future it shouldn't become less than that i.e. $90, $80, $70 etc. That's the safety of your money.

Protection – It's about protecting the income of the person who is saving that money.

In our previous example, saving $100/month, by a person who is making $50K per year, should provide the person income of $50K for next 4 yrs. (an example only) in case of any sickness or disability or unfortunate death.

Tax advantage – When your money is working hard for you and generating income, that income causes tax payments. Tax advantage is about paying no or less tax than marginal tax rate.

Let's get back tot the previous example again. Say, you've invested $100 and that grew to $150. This $50 ($150 - $100) growth is your income and at a marginal tax rate of 30% you should be paying $15 ($50 * 30%) tax. Your net income is $35 ($50-$15).

If you can go without paying any tax ($0 tax) or pay only $10 (anything less than $15), it means you got a tax advantage!

Which means you're keeping more from tax, for yourself and your family. You're making more net income!

6) **How to experience a simple and prosperous life without getting into complicated finances?** After learning about basics of money management, importance of savings, bringing discipline in savings, and 4 cornerstones of sound financial plan, you are in position to simplify your complicated financial planning.

This part of the content might be difficult to understand for some of you, as modality is not explained in detail for technical reasons. Don't bang your head on the wall if you don't understand how that's possible! Just try to understand what benefits he/his family will enjoy at different stages in life.

Let's dive deeper!

A case study:
I will take you through a case study of a 40 yr. old non-smoker man's, say John, financial life.

John has developed a Wealth Account plan to save $1,000/month for 15 yrs. In these 15 yrs. period he will save a maximum of $180,000 ($1,000/m * 12 months * 15 yrs.).

As soon as John's plan is approved and he has deposited $1,000 (the first payment), his family will be qualified for a **protection** benefit of over $600K.

If anything goes wrong with his life, his family will receive $600K+ as his income replacement.

John's family can use part of this amount to pay-off mortgage and other debts. The remaining can be kept for maintaining their lifestyle for few years.

They will also enjoy complete freedom for fund usage/allocation at their discretion!

While the account will keep growing, he or his family will never get anything less than his investment amount, providing the **safety** net.



After 15 yrs., when nothing wrong happens with John and he reaches 55 yrs., he is not going to contribute a single penny more to his account.

John's investment will keep on experiencing **growth**. When he will reach his retirement age, at 65, an amount of over $350K will be available to him to enjoy his retirement with supplementary income.

This income can be enjoyed tax-free with a little bit of tax planning!

Though he will keep enjoying the fruits of log-term investment, the account will keep on growing. At age 85, the value of the account will be close to $1.1M.

How much has he invested ($180K maximum over a period of 15 yrs.)?

Now let's assume, John is going to pass away at 85 (as average Canadian lifespan is 87 now). Upon his death, his family will receive tax-free amount of about $1.3M, minus the amount he enjoyed during his retirement.

If he enjoyed $30K/yr. for 20 yrs, he has enjoyed total $600K. So, his family will receive the remaining about $700K totally tax-free, providing an unparallel **tax advantage**. This benefit is equivalent to pre-tax benefit of $1.4M.

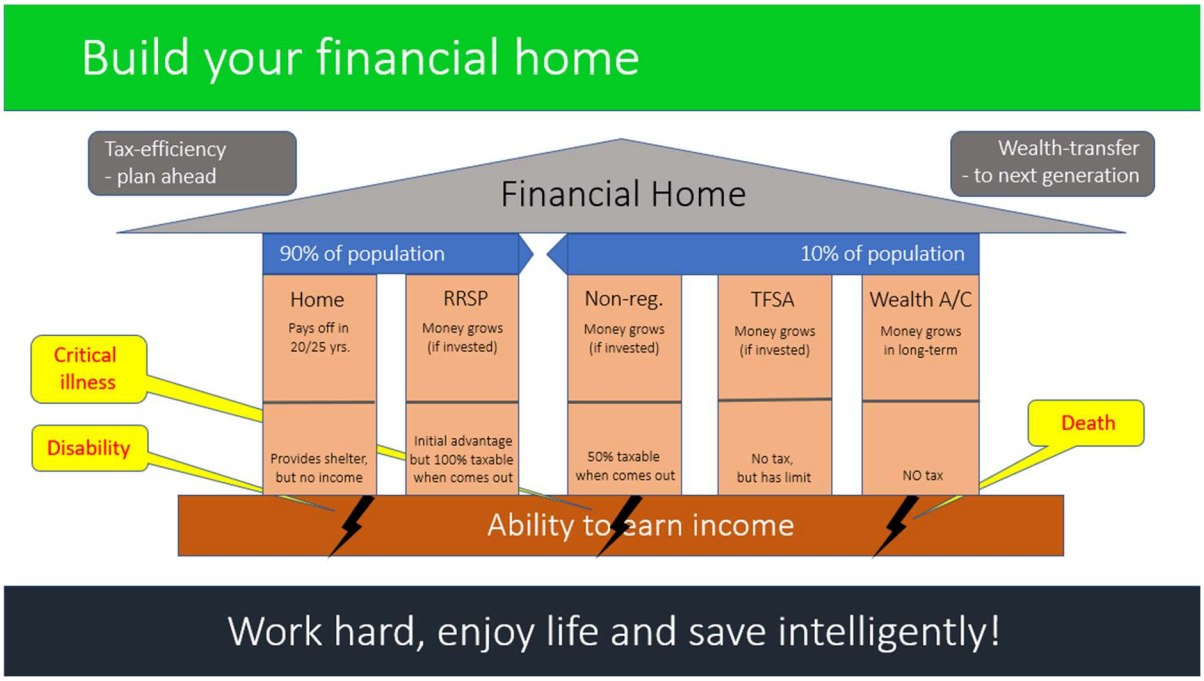
You or anyone also can realize this type of investment returns from different types of Whole Life (WL) and Universal Life (UL) plans.

<u>What happens if he starts a little early?</u>
Now let's see what happens if he starts investing 5 yrs. early, at age 35 and all other things remain same.

He can harvest a return of $1.66M, at age 85, instead of just below $1.3M! Over $350K more!

Your investment gets more time to grow and you reap the benefits.

7) **We will reveal the ways how you can prevent your & spouse's financial hardship affecting your kids' welfare and future.** In this step you will be able to catch the common pitfalls families make and avoid those for you as early in your life as possible.



Applying the strategies, you'll be able to enjoy a worry-free life.

Let's talk about different aspects of building your strong financial home!

In this section, instead of discussing each of the major investment vehicles people usually use, we will focus our discussion on how they usually use those and how they should ideally use.

Discussion on each investment vehicle is out of the scope of this document. In case you would like to know, please email us for details. We will be more than happy to share the information with you.

If you want to be wealthy, you need to think and act like wealthy people!

Nobody can help you until you help yourself to differentiate from others. Right?! The key concept is differentiation from others!

If you follow the crowd, you will be like other members in the crowd. Any doubt?!

Let's move on!

For building a home, you build a strong foundation first, then build pillars on it and then place the roof to finish your home. Right?

The same principle works in building your financial home too!

Foundation is the most important part of your home! By this time, you've learned that 'ability to earn income is the foundation of your financial home.

This foundation can be brutally destroyed by critical illness, disability and/or death!

Most people usually aren't aware of the advantages of and careful about strengthening the foundation!

5 **pillars** of your financial home are:

1) Your home (physical)
2) Registered Retirement Savings Plan (RRSP)
3) Non-registered investments
4) Tax Free Savings Account (TFSA)
5) Wealth account (whole life and universal life plans)

Lots of Canadians are aware of and work on the 5 pillars in the sequence as mentioned (1 to 5).

Meaning, they start investing in primary residence first, in order to build equity and enjoy the pride of living in own home. Then save on RRSP, non-registered investments and TFSA. After everything, if they can afford, they invest in wealth account.

In other words, more than 90% Canadians move from left to right pillars, as demonstrated in the picture above.

The **roof** aspects of your financial home are:

- Tax efficiency
- Estate planning (wealth transfer to next generation)

People tend to ignore the roof aspects until it's too late. This leads to very high estate tax (about 50% of your life's savings) after death. Leaving only remaining 50% of your life's hard-earned savings to your next generation.

Only 10% of Canadian start from right and then move towards left pillars!

Meaning this minority 10% Canadians start with investing in wealth account first, maximizes TFSA investment, then go for non-registered investment, then RRSP and finally home ownership.

This group is financially better educated and aware. They 're the richer population! They know that investing in wealth accounts not only protect the income (foundation) but also provides tax-free income and wealth transfer (roof).

When you start investing in wealth accounts early in your life, investments get longer time to grow while protecting your income and delivering peace of mind!

Therefore, you enjoy tax-free fruits for longer time, also provides tax-free wealth transfer opportunities.

Ordinary persons becoming Extra-ordinary! This is how it happens?

Is it crystal clear? Does it make sense?!

8) **Our 24-point financial checklist encompasses every vulnerable spot through which unconscious pitfalls can break into and destroy your future.** You can use this tool to critically analyze and compare the different investment vehicles. Then make decisions yourself! Take control of your finances.



Remember, each vehicle is important and has its own advantages. Depending on your situation and goals, you need to prioritize and invest accordingly.

Last Words:

You consult with doctors when you get sick, meet car mechanics when need to fix your car. Similarly, you need to consult with a financial professional to take care of your finances!

When did you consult a financial professional last time? Can you remember it?

Did you talk about finances to your engineer friends, your friend who is a geologist, software engineer, another IT professional, small business owner, self-employed or another professional in your expertise area?

Their financial situation is different than yours. Most probably none of them are expert in personal finance and financial planning.

Isn't it right? Does it make logical sense? Consult an independent financial planner!

'Rhodium-Power' Guarantee!

In case you decide to start the conversation with me, you will get:

- '10 day-Reversal' guarantee. Not having the peace of mind! No questions asked and reverse the transaction(s) within 10 days without any penalty.
- Expert consultation from an industry expert with over 25 years of experience working with wide variety of clientele groups
- Solutions customized to your situation
- Services from leading financial institutions: banks, investment and insurance companies
- The best offer shopped-around on behalf of you
- 3-layer platinum privacy of your information
- Access to your solutions anytime from laptop/cell phone

You enjoy services

- From the comfort of your home
- At a time and on a day, that's convenient for you
- A comprehensive solution that includes all aspects of your finances
    - Retirement planning
    - Tax planning
    - Kids' future building plan
    - Estate (wealth transfer) planning
- While enjoying time with your family!
- Anytime access to me over phone & email
- With NO Obligation!

Am I the right person for you?

Hold on!

You don't need to come me. Read very carefully.

Consult with any Independent Financial Professional you know and you trust.

If you would like to talk to me, first, know more about me. Talk to other friends and families who know about me or I served.

Understand what characters I represent. Check if you are comfortable. Double check if my talks are making sense for you and your family.

(780) 218 8306
togrowthspace@gmail.com

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Then decide and start your conversation with me.

I am **not sure if I can help** you, because all solutions I provide are as unique as each individual and family, and personalized.

But if understanding your situation first, makes a respectable and beneficial sense for you, I can **guarantee that it's extremely worthy** to start the conversation.

Together we will find out where you are today, where would you like to go (your goals).

We will find out what is working and what is not working, what are the things you are struggling with, the most, and what are the 'possibilities' for you.

And finally, will figure out a game plan to achieve your goals.

If my time, expertise and wisdom can provide you with positive impact in your life, I am super happy with that. Your blessings will pave my ways out.

Time to take action!
How far are you from retirement?

What have you done as preparations for it?

How much do you need for the retirement life?

You've passed a significant time of your active work-life.

You'll need reliable sources of passive income for retirement life.

And you need a substantial time to create wealth for you and your family!

At this point in time, you have 4 options open to you. Choose the right option for you. Go ahead!

1) Do nothing (not practical!)
2) Study and spend time on your own. Then plan yourself.
3) Find out and consult with an independent professional, then plan and execute
4) Book a time with me!

Claim your FREE 60 minutes 'Strategy Session'! NO obligation!

Click the link below to book your spot, while schedules are still available. I also have very limited time, just like you do.

 https://calendly.com/togrowthspace

Slots are getting booked faster than you imagine!

More importantly, you get these free sessions for next 2 weeks only!

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Claim your FREE and NO Obligation 'Strategy Session' ($1,995 Value)

- Online sessions, the most popular now-a-days, to ensure you get the information and services you deserve. For 'strategy session' please use the link https://calendly.com/togrowthspace
- Available for 2 weeks ONLY!



We Create & Deliver Value to reach Your Financial Goals!

The reason you choose us is the way we create and deliver value to you in reaching your financial goals.

It is a life-long journey that ends with Peace of Mind and Financial Confidence!

The information in this document is for educational purposes only and are not intended to provide legal, tax or insurance advice. This document may contain several strategies, not all of which will apply to your particular financial situations or aligned with your personal goals. To ensure that your own situations have been properly considered and your personal/family goals are aligned, you should obtain professional advice from a qualified financial planner before acting on any of the information in this article.

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