Financial Planning for Expectant Canadian Retirees:
A Confident Roadmap to Your Next Chapter

A practical guide with heart — helping you retire with purpose, peace, and financial freedom.

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Author's Note:
From My Desk to Your Next Chapter

If you're reading this, you've likely spent decades working hard, providing for your family, and making decisions that shaped the life you have today.

And now — for perhaps the first time — you're starting to think about what comes *next.*

That thought alone can bring a mix of emotions — pride in how far you've come, uncertainty about what lies ahead, maybe even a quiet fear of letting go of what's familiar.

If that sounds like you, please know this: **you're not alone.**

Why I Wrote This Book
Over the past 25 years as a financial advisor and CPA, I've had hundreds of honest, heart-to-heart conversations with Canadians who were approaching retirement.

Many of them told me the same thing — *"I wish someone had shown me the whole picture — not just the numbers."*

Because retirement planning isn't only about investments, taxes, or spreadsheets.

It's about **life planning.**

It's about understanding what truly matters to you — your peace of mind, your freedom, your legacy — and aligning your money around those values.

I wrote this book to bring financial clarity and emotional confidence together — so you can step into this next chapter feeling prepared, purposeful, and proud of the life you've built.

The Heart Behind the Pages
This isn't a textbook filled with financial jargon.

It's a *conversation.*

Inside, you'll find stories inspired by real clients (with details changed, of course), practical tools you can apply right away, and gentle questions that will help you define what retirement really means to *you.*

You'll learn how to:

- Turn your savings into steady, reliable income
- Reduce taxes and protect your wealth legally
- Build flexibility into your plans for life's "what-ifs"
- And most importantly — design a retirement that feels fulfilling, not fearful

My goal is simple:
To help you replace *financial worry* with *financial wisdom* — and to show you that a confident retirement isn't something you stumble into… it's something you *create.*

A Personal Promise to You
Wherever you are right now — whether you're a few years away from retiring or already there — you deserve a plan that lets you live fully, give freely, and rest easy.

You've worked for decades to earn your freedom.

Now, it's time to make sure your money works for *you.*

As you read, take your time. Reflect. Jot down thoughts. Have meaningful conversations with your spouse, your family, and your advisor.

Because this isn't just a financial guide.

It's an invitation — to think differently, to dream bigger, and to step into retirement not with hesitation, but with **confidence and joy.**

With warm regards,

Bishwajit Barua, CPA
Financial Strategist | Educator | Advocate for Confident Retirees

Table of Content:

Introduction: A New Chapter Awaits You

- Why today's retirement is not about slowing down — it's about redesigning life
- The emotional and financial crossroads before retirement
- How this book will help you retire with confidence, clarity, and joy

Part 1: Preparing the Ground — Building Clarity and Confidence

1. **What Does Retirement Really Mean to You?**
    - It's more than money — it's about time, freedom, and meaning
    - Reimagining your "next season" of life
    - The Retirement Readiness Mindset
2. **Taking Stock: Where You Stand Today**
    - Your financial health check-up
    - Understanding your income, assets, and lifestyle needs
    - Identifying what's working — and what needs attention

Part 2: Designing Your Income for Life

3. **Mapping Out Your Retirement Income**
    - The 4 main income pillars: CPP, OAS, pensions, and savings
    - When to start your benefits — timing makes a difference
    - How to turn your nest egg into reliable monthly income
4. **Keeping More of What You Earn — Legally**
    - The smart way to withdraw from RRSPs, TFSAs, and investments
    - Avoiding tax traps and benefit clawbacks
    - Simple strategies that make your income last longer
5. **Creating Your Paycheque in Retirement**
    - Creating a predictable, stress-free cash flow
    - The "bucket approach" — balancing safety, income, and growth
    - Building a financial rhythm that supports your lifestyle

Part 3: Protecting What Matters Most

6. **Planning for Life's What-Ifs**
    - How to protect your health, income, and loved ones
    - Insurance options that truly make sense
    - Building flexibility into your plan for the unexpected
7. **Leaving a Legacy — Your Final Gift**
    - How to protect your estate from unnecessary taxes
    - Writing your will and choosing your Power of Attorney
    - Passing down values, not just valuables

Part 4: Beyond Money — Living a Fulfilling Retirement

8. **Designing a Life You Love**
    - Finding balance in freedom, connection, and purpose

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

- How to stay engaged, inspired, and relevant
- Routines that nourish your mind and body

9. **Giving Back and Paying It Forward**
    - How generosity enriches your life and legacy
    - Smart ways to give — without compromising your own comfort
    - Living a life that tells a meaningful story

Part 5: Your Confidence Blueprint

10. **Your Retirement Action Plan**
    - 10 essential steps to get financially and emotionally ready
    - How to talk to your spouse or advisor about what really matters
    - Setting up your "Retirement Success Binder"
11. **The Confident Retiree Formula**
    - How to keep your plan on track — year after year
    - Managing market changes, taxes, and new life goals
    - Staying calm, informed, and in control

Conclusion:
Your Retirement Journey Starts Now

- Why clarity creates peace of mind
- How to step into your next chapter — confident, prepared, and free

Resources & Tools

- Simple Retirement Readiness Worksheet
- 5-Minute Tax Savings Checklist for Retirees
- Annual Review Template: Your One-Page Plan Update
- Helpful CRA links and tools for Canadian retirees

Introduction: A New Chapter Awaits You

Take a deep breath for a moment.

Close your eyes and imagine waking up on your first day of retirement — no rush, no alarm clock, no commute. Just quiet. Freedom. A new rhythm waiting to unfold.

For many Canadians, that picture feels both *exciting* and *unsettling*.

After years of working, saving, and planning, retirement arrives like a long-awaited guest — but not everyone knows what to do when it finally knocks on the door.

Why today's retirement is not about slowing down — it's about redesigning life
Retirement today isn't what it used to be.

It's not the final chapter — it's a *new design* for how you want to live, give, and grow.

For generations before us, retirement meant winding down, stepping back, and letting life slow to a gentle stop.

But for today's retirees, the story is very different.

You're healthier, living longer, more active, and more ambitious than ever. You're not looking for an "ending."

You're ready for a *redesign* — a second act filled with purpose, experiences, and peace of mind.

You've worked hard for decades, built your career, raised your family, and contributed to your community.

Now, the question is no longer *"Can I retire?"* — it's *"How do I make this next stage meaningful and secure?"*

And that's exactly what this book will help you answer.

The emotional and financial crossroads before retirement
Let's be honest — preparing for retirement can feel like standing at a crossroads with no clear signposts.

You've saved, but you're not sure if it's enough.

You've heard advice — some good, some confusing.

You wonder how to turn your savings into income, how taxes will affect you, or how to protect what you've built for your loved ones.

It’s perfectly normal to feel anxious.

Money, after all, isn’t just numbers — it’s the story of your life’s effort, your sacrifices, and your dreams for tomorrow.

Many of my clients — bright, capable Canadians just like you — have told me that retirement planning felt overwhelming at first.

They worried about outliving their savings, making costly tax mistakes, or becoming a financial burden on their children.

But once we began turning those worries into a clear plan, something powerful happened: the anxiety gave way to *clarity*.

You deserve that same peace of mind.

How this book will help you retire with confidence, clarity, and joy
This isn’t another technical guide filled with financial jargon.

This book is your **friendly roadmap** — a mix of wisdom, practical tools, and real-life lessons drawn from decades of experience helping Canadians transition into retirement with confidence.

Here’s what you’ll find inside:

- **Clarity:** You’ll understand exactly where you stand and what to do next — in plain, simple language.
- **Confidence:** You’ll learn proven strategies to make your money last, reduce taxes, and create reliable income.
- **Joy:** You’ll rediscover what truly matters — time, purpose, and the freedom to live life on your terms.

This journey isn’t about chasing more — it’s about finding *enough*, feeling *secure*, and living *fully*.

So, as you turn the page, know this:
You’ve already done the hard part — earning, saving, caring, building.

Now, it’s time to put your money to work *for you* — and craft a retirement that reflects your values, passions, and dreams.

Your next chapter isn’t the end of your story.

It’s the beginning of your best one yet.

Part 1:
Preparing the Ground — Building Clarity and Confidence

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Chapter 1:
Preparing the Ground — Building Clarity and Confidence

(780) 218 8306
togrowthspace@gmail.com

What Does Retirement Really Mean to You?
Before we talk numbers, plans, or investments — let's pause and talk about *you.*

You see, retirement isn't just about having enough money.

It's about waking up each day and knowing what you want to do with your *time, freedom,* and *energy.*

After all, you've spent decades working for something — but have you thought about what you're truly working *toward*?

Many of us are so focused on saving for "retirement" that we forget to define what that word actually means in our own lives.

For one of my clients, Amir, retirement meant finally having time to write the book he'd dreamed of for 20 years.

For another, Hasan, it meant travelling around the world and passing time with grand kids.

For another, Donna, it meant traveling across Canada with her husband in a small RV, meeting new people, and rediscovering joy in simplicity.

For others, it's about giving back, mentoring young entrepreneurs, or simply enjoying family dinners without rushing.

Your retirement is as unique as your fingerprint.
So before we build your financial plan, we first build your *vision.*

It's More Than Money — It's About Time, Freedom, and Meaning
Money, in itself, has no purpose. It's a tool — powerful, yes — but only when directed toward something that matters.

In your working years, money gave you security and stability.

In retirement, money should give you *options* — the freedom to design your life around what fulfills you most.

Ask yourself these questions:

- What does a truly fulfilling day look like for me?
- Who do I want to spend more time with?
- What experiences, passions, or causes have I postponed — waiting for "someday"?

Because *someday* is finally arriving.

The beauty of this phase of life is that you get to choose how to spend your most precious resource — *time.*

And your financial plan should reflect that choice, not dictate it.

Reimagining Your "Next Season" of Life
Think of retirement not as a single event, but as a new *season* — one that blends freedom with purpose.

It's perfectly okay if you don't have all the answers yet.

Many of my clients begin this journey with more questions than certainty.

Some even confess they're afraid to stop working because their identity has been so tied to their career.

If that sounds like you, take heart — you're not alone.

You're simply entering a new season where growth looks different.

In your earlier years, you built wealth and career success. In this next phase, you'll be building *meaning, connection,* and *peace of mind.*

It's not about stopping; it's about *shifting.*

You're transitioning from earning to enjoying, from providing to living, from striving to savoring.

The Retirement Readiness Mindset
Retirement readiness is more than numbers in an account — it's a *mindset.*

It's about knowing you've built enough — not just financially, but emotionally — to trust yourself and your plan.

Here's the truth I often share with clients:

You can have all the savings in the world, but if you don't have clarity on how to use it to live meaningfully, retirement can feel empty.

On the other hand, even a modest nest egg, paired with purpose and intention, can create a life rich with satisfaction.

That's why your journey starts with *awareness.*

You don't need perfection — you need perspective.

When you align your financial strategy with your personal values, everything becomes easier:

- ✔ Decision-making feels lighter
- ✔ Spending feels intentional
- ✔ And your money starts working *for* you, not controlling you

So, before we crunch numbers or explore tax strategies, take time to imagine your *ideal life after work.* Write it down.

Talk about it with your spouse or a trusted friend.

Picture yourself living it — down to the smallest details.

Because every smart financial plan begins not with a spreadsheet, but with a *vision worth planning for.*

Looking Ahead

Now that you've begun to clarify what retirement truly means to you — not just financially, but emotionally and purposefully — it's time to take a closer look at where you stand today.

In the next chapter, we'll walk through a simple, honest "financial health check-up" so you can see the full picture of your income, assets, and lifestyle needs. You'll discover what's working well and where small changes can make a big difference.

It's your first real step toward transforming dreams into a clear, confident plan.

Chapter 2:
Taking Stock — Where You Stand Today

(780) 218 8306
togrowthspace@gmail.com

Your Financial Health Check-Up
Before you plan your dream retirement, it's time to pause and take an honest, gentle look at where you stand right now.

Think of this as your **financial health check-up** — not a test, not a judgment, but a starting point.

Just like your doctor measures vital signs before prescribing a treatment, your financial journey begins with awareness:

- What resources do you already have?
- What are your income streams today and in retirement?
- What debts or financial pressures are still weighing on you?
- And, most importantly — are your financial choices aligned with the lifestyle you *want* to live?

Most people know roughly what they own and owe, but they haven't taken a step back to see how all the pieces fit together.

You'd be surprised how many of my clients, even successful business owners and professionals, confess that their finances feel like a "puzzle missing a few pieces."

This chapter helps you find those pieces — calmly, clearly, and confidently.

Understanding Your Income, Assets, and Lifestyle Needs
Let's start with **what's coming in**, **what's built up**, and **what's going out.**

1. **Income:**
   Think of all your potential income sources: employment, business, pensions, CPP, OAS, RRIFs, rental income, or dividends.

   Write them all down — not just the amount, but when and how they'll arrive.

   Some incomes are steady, others fluctuate. Some are taxable, others are not.

   The clearer you are, the more control you'll have over your cash flow in retirement.

2. **Assets:**
   Your assets are the building blocks of your retirement foundation.

   This includes savings accounts, investments (RRSPs, TFSAs, non-registered), real estate, business ownership, and even personal assets with potential resale value.

   Don't forget — your *corporation* can also be an asset, especially if you plan strategically to draw tax-efficient income from it.

3. **Lifestyle Needs:**
   This is where retirement planning becomes personal.

   How much do you *really* need each month to live comfortably — not extravagantly, just joyfully?

   Start with essentials: housing, food, transportation, insurance, health care.

   Then add the things that make retirement *rich*: travel, hobbies, family gifts, charitable giving.

The goal here isn't to restrict your lifestyle — it's to empower it.

When you truly understand your income and expenses, you're no longer guessing or worrying.
You're making informed, confident decisions.

Identifying What's Working — and What Needs Attention
Once you've mapped your current situation, patterns start to appear.

You might realize that your investment portfolio is growing well — but your tax strategy hasn't kept up.

Or that your insurance coverage doesn't match your current health needs.

Or perhaps you've accumulated assets but haven't built a clear *withdrawal strategy* for retirement.

That's perfectly normal.

The good news? Every imbalance can be fixed — once it's recognized.

Here are three guiding questions to help you identify areas needing attention:

- **Is my money working for me — or just sitting idle?**
  Many retirees and business owners have large sums sitting in low-interest accounts or corporate reserves. Those funds could be strategically redirected to create tax-efficient, compounding growth.
- **Am I protected from risks I can't predict?**
  Illness, disability, or market downturns can erode wealth faster than expected. We'll explore later how to build financial resilience that safeguards your income and peace of mind.
- **Do my financial choices align with what truly matters to me?**
  Maybe you're still investing aggressively out of habit when you could shift toward security and simplicity — or perhaps you've been too cautious, missing out on growth opportunities.

When you identify what's *working*, you reinforce confidence.

When you see what needs attention, you create opportunity.

That's how smart retirees — and expectant retirees — stay in control.

Your Financial Map: From Awareness to Action
By the time you finish this exercise, you'll have a snapshot of your *true financial position*.

It's like switching on the lights in a dim room — suddenly, everything is clearer.

Here's what I suggest doing next:

- **Create your personal balance sheet:** List your assets, liabilities, and income sources.
- **Review your monthly spending:** Separate fixed needs from lifestyle wants.
- **Note any gaps:** Where do you feel uncertain — investments, insurance, taxes, estate planning?

You don't have to solve everything today. You just have to *see* it.

This awareness is the foundation for every confident decision you'll make moving forward.

In the next chapter, we'll build upon this clarity and explore **how to create your personal retirement roadmap** — connecting your current position to your future vision with strategies designed to grow, protect, and *simplify* your wealth.

Because once you know where you stand, the next step is knowing where to go — and how to get there confidently.

Looking Ahead
Now that you have a clear picture of where you stand — your assets, income sources, and spending patterns — you've built a strong foundation for your retirement journey.

Next, we'll explore how to turn that foundation into a *steady, lifelong income stream.* In Chapter 3, you'll learn how to blend your CPP, OAS, pensions, and personal savings into a predictable paycheque that supports the life you've imagined — without worrying about running out of money.

It's time to move from awareness to *action — designing your income for life.*

Part 2:
Designing Your Income for Life

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Chapter 3:
Mapping Out Your Retirement Income

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Building Stability from Four Solid Pillars
Now that you know where you stand financially, it's time to turn your attention to where your *retirement income* will come from.

Think of your retirement income like a sturdy table — it needs **four solid legs** to stand strong:

1. **Canada Pension Plan (CPP)**
2. **Old Age Security (OAS)**
3. **Employer or private pensions**
4. **Personal savings and investments**

Together, these pillars support the lifestyle you've worked so hard to create — one that balances comfort, security, and freedom.

The Four Main Income Pillars
1. Canada Pension Plan (CPP)
The CPP is the foundation for most Canadians' retirement income.

You've been contributing to it throughout your working life in Canada, and those contributions translate into monthly payments when you retire.

Key insights:

- You can start receiving CPP as early as age **60** or delay it until age **70**.
- The longer you wait, the larger your monthly benefit.
  For example, if you wait until 70, your CPP can increase by **up to 36%** compared to starting at 65.
- However, if you start early, you'll receive more payments over time.

The question isn't just "When should I start?" — it's "What fits my life best?"
If you're healthy, still earning income, or don't need CPP right away, delaying may make sense.

If you want to retire early, reduce work hours, or need the cash flow sooner, starting earlier may be the right call.

2. Old Age Security (OAS)
OAS is another government benefit — but unlike CPP, it's based on **residency in Canada**, not work contributions.

What to know:

- You can start receiving OAS at **65**, or delay up to **70** for a higher payment (about 7.2% more per year of delay).
- There's an **OAS clawback** if your income exceeds a certain threshold (approximately $93,000+, in 2025).
- OAS payment **stops totally** when your income exceeds threshold (approximately $151,000+ in 2025)

This means careful planning can help you minimize taxes and preserve more of your benefit.

For many retirees, combining CPP and OAS forms the **steady base** of guaranteed lifetime income — the "paycheque" part of retirement that covers essentials.

3. Pensions — Employer or Private
If you've worked for an employer with a **defined benefit (DB)** or **defined contribution (DC)** plan, congratulations — this is a valuable pillar.

Defined Benefit Plan:
Pays a predictable monthly income for life, based on your salary and years of service.

It's like having a personal annuity.

Defined Contribution Plan:
Your retirement income depends on how your investments perform — more flexible, but also more responsibility.

If you're self-employed or don't have a company pension, you can create your own version using:

- **RRSPs (Registered Retirement Savings Plans)**
- **TFSAs (Tax-Free Savings Accounts)**
- **Individual Pension Plans (IPPs)** or **Retirement Compensation Arrangements (RCAs)** if you're incorporated.

The beauty of these tools is that you control the timing, amount, and tax efficiency of withdrawals.

4. Personal Savings and Investments
This is where your financial independence shines.

Your RRSPs, TFSAs, corporate investments, non-registered accounts, or rental properties can all provide flexible income streams.

The key is to manage **how** and **when** you draw from them so your money lasts — without paying more tax than necessary.

We'll explore later how to structure withdrawals smartly, but for now, understand this:

Every dollar in your savings can serve a different purpose —
some for income, some for growth, and some for peace of mind.

When to Start Your Benefits — Timing Makes a Difference
Timing is one of the most powerful levers in retirement planning.

- Starting CPP or OAS early means more years of payments, but smaller monthly amounts.
- Delaying means fewer years of payments, but significantly higher monthly income for life.

Example:
If you wait until 70 to start CPP instead of 65, you'll get up to **36% more** every month — for the rest of your life.

But that doesn't mean "wait is always better."

If your health, life expectancy, or personal goals point to enjoying income earlier, that could be the wiser path.

The best approach is to look at your **entire income mix** — government benefits, savings, and pensions — and find the **sweet spot** that balances cash flow and longevity.

This is where professional advice truly pays off: a tax-smart withdrawal strategy can make your income last years longer.

Turning Your Nest Egg into Reliable Monthly Income
You've spent decades building your nest egg. Now comes the crucial part — **turning it into predictable, lasting income**.

Think of this as shifting from **accumulation** to **distribution** mode.

Here's how to create a reliable stream of income that feels like a steady paycheque:

1. **Build a Retirement Income Plan:**
   Identify which accounts to draw from first (e.g., RRSP → RRIF, TFSA, or non-registered).

   Smart sequencing can lower taxes and stretch savings.

2. **Mix Guaranteed and Flexible Income:**
   Combine guaranteed sources (CPP, OAS, annuities, pensions) with flexible sources (RRIFs, TFSAs, investments).

   This gives you both stability and control.

3. **Use a "Bucket Strategy":**
   - **Short-term bucket:** 1–3 years of income in safe, liquid assets (cash, GICs).
   - **Medium-term bucket:** 3–7 years in conservative investments (bonds, balanced funds).
   - **Long-term bucket:** Growth-oriented investments for 7+ years (equities, real estate).

   This helps ensure that even during market downturns, your lifestyle income isn't disrupted.

4. **Plan for Inflation and Longevity:**
   Retirement can last 25+ years — so your income plan must grow with you.

   Inflation protection (through growth investments and indexed benefits) keeps your purchasing power intact.

Your Goal: Income That Supports Your Life — Not Limits It
Your retirement income plan shouldn't feel like a budget; it should feel like **freedom with structure**.

When each pillar supports the others — and when your withdrawal plan is designed with tax efficiency — you can spend confidently knowing your future is secure.

You've earned this stability.

You've built the foundation.

Now it's time to turn your hard work into a retirement that truly *pays you back.*

Looking Ahead
By now, you've discovered how to transform your savings, benefits, and pensions into a dependable stream of income — one that supports your lifestyle and brings peace of mind.

But earning income is only half the story. The real key to financial freedom in retirement lies in *keeping more of what you earn.*

In Chapter 4, we'll dive into the smart, legal strategies that help you minimize taxes, avoid costly clawbacks, and make your income last longer — so your retirement money truly works for you.

Chapter 4:
Keeping More of What You Earn — Legally

(780) 218 8306
togrowthspace@gmail.com

You worked hard for it. Now let's make sure you keep it.
You've built your nest egg over decades — through long workdays, careful saving, and disciplined investing.

But here's the truth most retirees discover *too late:*

How you withdraw your money matters just as much as how you saved it.
A well-structured withdrawal plan can mean the difference between running out of money at 78… or living comfortably and generously well into your 90s.

This chapter is about *the art and science* of drawing income — so that every dollar you've earned continues working for you, not against you.

The Smart Way to Withdraw from RRSPs, TFSAs, and Investments
Let's start by understanding the different "buckets" your retirement savings live in.

Each one plays by its own tax rules — and that's where strategy comes in.

1. RRSPs → RRIFs: Turning Savings into Income
Your **Registered Retirement Savings Plan (RRSP)** has been your go-to for tax-deferred growth.

But once you turn **71**, it must be converted to a **Registered Retirement Income Fund (RRIF)** or an annuity.

That's when withdrawals become mandatory — and taxable.

Here's the key:
If you withdraw too much, you could bump yourself into a higher tax bracket or trigger Old Age Security (OAS) clawbacks.

Withdraw too little, and you risk paying more taxes later when you *must* take larger amounts.

Smart strategy:
Start **gradual withdrawals in your early 60s**, especially if your income is lower or you've already retired.

This helps "smooth out" your taxable income over time, reduces future taxes, and keeps more of your OAS.

A good rule of thumb:
Don't let the government decide when you take your money — plan your withdrawals before age 71.

2. TFSAs: The Tax-Free Superpower
Your **Tax-Free Savings Account (TFSA)** is one of the most flexible and powerful tools in retirement.

Withdrawals are **completely tax-free**, and they **don't affect** your CPP, OAS, or any income-tested benefits.

This makes the TFSA the perfect "buffer" account — the one you tap into when you need extra cash without triggering a tax event.

Smart strategy:
Use your TFSA for:

- Emergency or one-time expenses
- Travel or special projects
- Smoothing income in years when your RRIF or investments might push you into a higher tax bracket

And remember:
Any withdrawals can be re-contributed the following year — giving you ongoing flexibility for the future.

3. Non-Registered Investments: The Flexible Middle Ground
These are your savings and investments **outside** registered accounts — like stocks, bonds, or mutual funds in a regular investment account.

Withdrawals here are **partially taxable**, depending on whether the income comes from interest, dividends, or capital gains.

Smart strategy:

- Use capital gains income strategically — it's taxed at only **50%** of the rate of regular income.
- Spread out the sale of large investments over multiple years to stay in a lower bracket.
- Coordinate these withdrawals with your RRIF and TFSA income to balance your total tax bill.

In short:
Don't look at each account in isolation — see your entire portfolio as one integrated income machine.

Avoiding Tax Traps and Benefit Clawbacks
Many retirees are surprised when their OAS or GIS benefits shrink — not because they earned more, but because their *withdrawal timing* pushed them over certain thresholds.

Here are three common traps — and how to sidestep them:

Trap #1: The OAS Clawback
If your income exceeds about **$90,000**, your OAS starts to shrink.

At around **$150,000**, it disappears entirely.

Avoid it by:

- Keeping RRIF withdrawals modest
- Using TFSA income (which doesn't count as taxable)

- Spreading capital gains over several years

Trap #2: Triggering Higher Tax Brackets
Big lump-sum withdrawals can cause a "tax spike."

Avoid it by:
- Creating a steady withdrawal plan
- Matching withdrawals with low-income years
- Considering income splitting with your spouse (if eligible)

Trap #3: Ignoring Inflation
Even at 3% annual inflation, your money's purchasing power is cut in half in about 24 years.

Avoid it by:
- Keeping some investments growth-oriented (like equities)
- Reviewing your plan every 1–2 years to adjust for cost-of-living changes

Simple Strategies That Make Your Income Last Longer
It's not about squeezing every penny — it's about making your money *work smarter*.

Here are strategies that can add years of comfort to your retirement income:

1. Use the "Tax Diversification" Approach

Withdraw from **different account types** each year to keep taxes balanced.

For example:
- A mix of RRIF (taxable) and TFSA (non-taxable) withdrawals
- Occasionally realizing small capital gains to stay tax-efficient

This helps you maintain flexibility — no matter how tax laws or benefits change over time.

2. Coordinate with Your CPP and OAS Start Dates
You can delay CPP and OAS for higher lifetime benefits — and use RRSP/RRIF withdrawals in the meantime to fill the income gap.

This can actually **increase your total after-tax income** over your lifetime.

Think of it as:
Using your own savings early so your government pensions can grow larger later.

3. Income Splitting with Your Spouse
If one spouse earns more in retirement, you can often split up to **50%** of eligible pension income to equalize taxes.

It's one of the simplest, legal ways to save thousands every year.

4. Charitable Giving Through Planning
If you're philanthropic, giving strategically (through RRIFs, securities, or estate planning) can reduce taxes *and* leave a legacy.

Your Retirement Paycheque — By Design, Not by Chance
You've worked for decades to earn your money.

Now, it's your money's turn to work for *you*.

By designing your withdrawals — not leaving them to default rules — you:

- Keep more of your income
- Protect your government benefits
- Extend your savings
- Gain peace of mind

Retirement isn't about holding onto every penny — it's about ensuring every dollar has a purpose and serves your dreams.

You deserve a retirement that feels secure, abundant, and free of financial stress.

And it's absolutely possible — with the right structure, foresight, and guidance.

Looking Ahead
Now that you've learned how to protect your income from unnecessary taxes and maximize what stays in your pocket, it's time to bring all the pieces together.

In Chapter 5, we'll design your *personalized retirement paycheque* — a system that ensures you enjoy predictable, stress-free cash flow month after month. You'll discover how to balance safety, income, and growth through the "bucket approach," creating a financial rhythm that supports the lifestyle you've worked so hard to build.

Chapter 5:
Creating Your Paycheque in Retirement

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Turning Your Savings into Steady, Reliable Income

One of the biggest questions I hear from clients approaching retirement is:
"How do I make sure I don't run out of money?"

It's not just a financial concern — it's deeply emotional.

For decades, you worked for a paycheque — a familiar rhythm that brought comfort, structure, and predictability to your life.

Then retirement arrives, and suddenly that paycheque stops, that familiar rhythm disappears.

But here's the good news: your income doesn't have to.

With thoughtful planning, you can **recreate that sense of financial stability** — a steady stream of cash flow that supports your lifestyle, covers your essentials, and still leaves room for the joys you've worked so hard to earn.

Let's explore how to design a retirement income system that's as reliable as your working years — and far more flexible.

1. Creating a Predictable, Stress-Free Cash Flow

Think of your retirement plan as your new "business of living."

You're the CEO now, and your mission is to make sure money flows in smoothly — without anxiety about markets or tax surprises.

A predictable cash flow means you:

1. Know exactly how much you can spend each month.
2. Don't have to sell investments at the wrong time.
3. Sleep better knowing your bills and lifestyle are covered.

Start by separating your income sources into **three main categories:**

1. **Guaranteed Income:** Government benefits like CPP and OAS, workplace pensions, and annuities.
2. **Variable Income:** Withdrawals from RRSPs, RRIFs, or investment accounts.
3. **Flexible Income:** Income from part-time work, rentals, or dividends.

By coordinating these sources wisely — and accounting for taxes — you can ensure money arrives in your bank account **every month, just like a paycheque.**

2. The "Bucket Approach" — Balancing Safety, Income, and Growth

One of the smartest (and simplest) strategies for retirees is the **bucket approach**.

It divides your savings into different "buckets" based on **time horizon and purpose**, ensuring your short-term needs are always secure while your long-term money keeps growing.

Here's how it works:

Bucket 1: Short-Term (0–3 years)
This is your *comfort* bucket — the one that pays your bills, buys your groceries, and funds your daily life.

It holds enough cash or cash equivalents to cover **2–3 years of living expenses**.

You don't want to worry about what the stock market is doing when you need money for next month's hydro bill or next year's vacation.

What belongs here:
- Savings accounts
- High-interest savings or GICs
- Short-term bonds or money market funds

Purpose:
To give you peace of mind that your next few years of income are already covered — no matter what happens in the markets.

Bucket 2: Medium-Term (3–7 years)
This is your *income and stability* bucket — the "refill" source for Bucket 1.

It's designed to grow moderately, keeping up with inflation but staying relatively stable.

What belongs here:
- Balanced mutual funds, segregated funds or ETFs
- Conservative dividend-paying stocks
- Laddered bonds or fixed-income portfolios

Every few years, you top up Bucket 1 from this bucket — like refilling your everyday wallet from your home safe.

Purpose:
To maintain consistent income while protecting against market dips.

Bucket 3: Long-Term (7+ years)
This is your long-term *growth* bucket — the one that keeps your retirement future secure 10, 20, even 30 years down the road.

Because even in retirement, your money needs to *keep growing* — quietly, steadily, and strategically.

What belongs here:
- Quality growth-oriented equities
- Diversified index funds
- Real estate or alternative assets (if appropriate)

Purpose:
To protect you from **longevity risk** — the risk of outliving your savings — and to stay ahead of inflation over time.

How the System Works
It's simple, but powerful:

- **Spend from Bucket 1** — your immediate cash flow.
- **Replenish Bucket 1** from Bucket 2 every 1–2 years.
- **Refill Bucket 2** from Bucket 3 when markets perform well.

That's how you create **your own retirement paycheque** — one that adapts to markets, protects your peace of mind, and keeps your savings working intelligently.

In essence, the system gives you:

✅ Confidence that your short-term needs are secure
✅ Flexibility to adjust income when life changes
✅ Growth that sustains your retirement for decades

Protecting Against Inflation and Longevity
When you're in your 30s or 40s, inflation feels like a background noise. It's because your income is in growth stage.

But in retirement — it can quietly erode your purchasing power.

Let's put it in perspective:
At 3% annual inflation, your cost of living doubles in about 24 years.

That means your $5,000 monthly lifestyle today will cost $10,000 when you're 90.

That's why even retirees need *some growth exposure*.

If all your money is sitting in low-interest GICs, inflation is slowly eating away your wealth.

The solution?

Keep your long-term bucket invested in **quality, diversified growth assets** that have historically outpaced inflation.

Meanwhile, your short-term and mid-term buckets protect you from having to sell those investments during downturns.

Income Stability vs. Growth — Finding Your Balance
This is the heart of retirement planning — and it's beautifully personal.

There's no one-size-fits-all balance.

Some retirees crave stability above all else — they want to know exactly what's coming in each month.

Others prefer flexibility — they're comfortable riding market waves for potentially higher returns.

Here's a way to visualize it:

Type of Retiree	Focus	Typical Allocation
Safety Seeker	Steady income, minimal fluctuation	60% fixed income / 40% equities
Balanced Builder	Moderate income with steady growth	50% fixed income / 50% equities
Confident Grower	Long-term wealth preservation	30% fixed income / 70% equities

The key is **personal alignment** — your plan should feel right in your heart *and* make sense on paper.

It's not about chasing returns. It's about building a retirement that feels calm, steady, and sustainable.

Your Paycheque — Designed by You
With a little structure and foresight, your retirement can be as predictable as your working years — minus the stress.

You'll have a system that:

- Pays you reliably every month
- Adjusts as your needs evolve
- Grows quietly in the background

You're not just *spending down* your savings — you're *strategically managing* your lifelong income.

That's what financial confidence looks like in retirement — freedom with a foundation.

3. Building a Financial Rhythm That Supports Your Lifestyle
Your retirement income plan isn't just about numbers — it's about **lifestyle design**.

You want your money to align with your values, your pace, and your dreams.

Here's how to make your financial rhythm feel effortless:

- **Automate your paycheque:** Set up monthly transfers from your investment accounts to your chequing account.
- **Match income to spending:** Cover essentials (like housing, food, and insurance) with guaranteed income; use flexible income for travel, hobbies, and fun.
- **Schedule "mini-reviews":** Every 6–12 months, check that your buckets are balanced and your spending is on track.
- **Celebrate milestones:** A well-planned retirement isn't just sustainable — it's enjoyable. Mark progress and treat yourself for staying proactive.

Your retirement rhythm should feel like a **beautifully composed song** — steady, uplifting, and tuned to your life's tempo.

Key Takeaway
Retirement isn't about replacing your job's paycheque — it's about **creating your own.**

By using strategies like predictable income planning, the bucket approach, and an intentional spending rhythm, you'll enjoy not only financial security but also the peace of mind that lets you fully live your next chapter.

Because when your money flows with ease, so does your life.

Looking Ahead
Now that you've built a retirement income plan designed for confidence and stability, it's time to think about what life might throw your way. Because even the best plans need a safety net.

In Chapter 6, we'll explore how to prepare for life's "what-ifs" — from health challenges and unexpected expenses to protecting your loved ones. You'll learn how to build flexibility into your financial plan and discover insurance options that make sense for your life — so you can move forward knowing you're truly protected, no matter what comes your way.

Part 3:
Protecting What Matters Most

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Chapter 6:
Planning for Life's What-Ifs

(780) 218 8306
togrowthspace@gmail.com

How to Protect Your Health, Income, and Loved Ones

Retirement often brings with it a sense of freedom — time to travel, volunteer, or finally enjoy slow mornings without the rush of work.

But it can also bring a quiet uncertainty:

"What if my money doesn't last as long as I do?"
"What if my health changes and I need more support?"

Planning for these "what-ifs" doesn't mean living in fear.

It means creating a **financial safety net** strong enough to handle surprises — and flexible enough to let you enjoy life along the way.

Let's explore a few tools that help you do exactly that.

1. Safeguarding Your Health — Your Greatest Asset

Health is the foundation of a fulfilling retirement. Without it, the best financial plan can crumble.

Living longer is a blessing — but it also means **planning for a longer retirement**. Include possible medical expenses, long-term care, and assisted living costs in your projections.

Now's the time to look beyond basic medical coverage:

- **Provincial health plans** cover essentials, but not everything.
  Prescription drugs, dental work, eyeglasses, or home care often come out of pocket.
- **Private health insurance** can fill those gaps, keeping your savings intact for what truly matters.
- **Critical illness insurance** provides a lump sum if you're diagnosed with a major illness — giving you flexibility to focus on recovery, not bills.

Let's put it in perspective:

- The average cost of **private long-term care in Canada** can range from **$3,000 to $7,000 per month**.
- A single major medical event — like a stroke or heart attack — can derail a couple's retirement plans if they need ongoing support or home modifications.

This isn't about creating fear — it's reality.

And the good news? You can plan for it.

Story: One of my clients, Susan, thought her government coverage would be enough when she faced cancer treatment. The reality was different. Her critical illness policy gave her breathing room — financially and emotionally — to focus on healing.

2. Protecting Your Income — Your Financial Engine

Insurance isn't about expecting the worst — it's about preparing for life's *what-ifs* with calm and confidence.

Here are three pillars of protection that can strengthen any retirement plan:

a) Life Insurance

You might think life insurance is just for the working years, but it can be an incredibly powerful tool in retirement.

It can:

- Cover final expenses
- Replace lost pension income for your spouse
- Offset estate taxes
- Even act as a **tax-efficient wealth transfer tool** for your heirs or charitable legacy

Think of it as a financial shield — one that keeps your family's lifestyle secure, no matter what happens.

b) Critical Illness Insurance

Imagine receiving a tax-free lump sum if you're diagnosed with a serious illness like cancer, stroke, or heart disease.

That money can cover treatment costs, allow you to take time to recover, or even help a spouse reduce their working hours to care for you.

It's not about replacing income — it's about buying **freedom and flexibility** when you need it most.

c) Long-Term Care Insurance

This one's often overlooked — until it's too late.

It covers ongoing care expenses if you lose the ability to perform daily activities like bathing, dressing, or eating independently.

It protects your savings from being drained by long-term care costs and ensures you can choose where and how you receive care — at home or in a facility.

For many, this coverage means maintaining dignity, independence, and control during later years.

d) Adding Security Through Annuities

When it comes to retirement, one of the biggest worries I hear is:

"What if I outlive my savings?"

It's a valid concern.

None of us know how long we'll live, how the markets will behave, or what health challenges might arise.

That's where **annuities** can quietly become your best ally.

An **annuity** is like creating your own personal pension — a steady, guaranteed income stream for life (or a set number of years), no matter what the market does.

It takes a portion of your savings and converts it into **predictable monthly payments** that you can count on, just like a paycheque.

For many retirees, especially those without a workplace pension, annuities provide **financial calm** — a foundation of guaranteed income that covers essentials like housing, food, and healthcare.

Once those basics are secured, your other investments (like RRIFs or TFSAs) can be used more flexibly — for travel, family, or giving back.

There are a few main types of annuities:

- **Life Annuity:** Pays you income for as long as you live — it's peace of mind you can't outlive.
- **Joint Life Annuity:** Continues payments to your spouse even after you pass away — offering protection for your partner.
- **Term-Certain Annuity:** Guarantees income for a fixed period (e.g., 10 or 20 years) — ideal for bridging the gap to CPP or OAS.

And the best part?

You can **customize** an annuity to match your comfort level — whether

- you want inflation protection,
- a guaranteed payout to beneficiaries, or
- a blend of fixed and variable options for growth potential.

Annuities are not about chasing returns — they're about **reclaiming control**.

They give you permission to spend, enjoy, and live your retirement without the constant fear of running out.

In a world full of financial uncertainty, an annuity offers something rare:

Guaranteed peace of mind.

Tip: Think of insurance not as an expense — but as a form of *financial kindness and investment* to your future self and those you care about.

3. Market Dips: When Your Investments Take a Roller-Coaster Ride

Market downturns are inevitable — but they don't have to be disastrous.

What matters is how you plan *before* they happen.

Retirees are especially vulnerable to what's called **"sequence of returns risk."**

That's when early losses in retirement — combined with withdrawals — can permanently shrink your portfolio.

But with a few smart moves, you can protect your income stream even when markets wobble:

- Keep **1–3 years of living expenses** in low-risk cash or GICs.

- Draw income from your conservative investments during downturns (instead of selling growth assets).
- Periodically **rebalance** your portfolio to lock in gains and reduce risk.

It's not about avoiding volatility altogether — it's about managing it strategically.

4. Building Flexibility Into Your Plan
Every household should have a safety cushion — even in retirement.

This isn't about hoarding cash; it's about creating **liquidity** for life's curveballs.

Think of it as your personal "shock absorber."

Retirement today can last 25–30 years, and your needs will evolve.

Build room to adjust:
- **Emergency fund:** Keep at least 6–12 months of expenses in a safe, liquid account.
- **Review annually:** Your health, tax situation, and lifestyle can change — your plan should too.
- **Adapt your investments:** As markets shift, rebalance your portfolio to match your comfort level.

Your emergency fund should:
✅ Be easily accessible (no penalties or market risks)
✅ Cover 6–12 months of expenses
✅ Sit in a high-interest savings account, short-term GIC, or cashable investment

Flexibility doesn't mean uncertainty — it means *control.*

Here's a real-life example:
One of my clients, a retired couple from Edmonton, used part of their emergency fund to help their daughter during a job loss — without touching their long-term investments.

That flexibility not only protected their financial plan but gave them the emotional satisfaction of helping their family without stress.

That's the true value of an emergency reserve — it gives you **freedom to respond**, not react.

5. The Freedom of Feeling Prepared
Planning for "what-ifs" isn't about expecting the worst — it's about creating freedom from worry.

You can't predict every challenge, but you can absolutely design a plan that **bends without breaking.**

When you've covered your bases — health, market risk, and emergencies — you gain something priceless.

When you know your bases are covered, you can focus on what truly matters: time with family, travel, purpose, and joy.

Your retirement plan isn't just a financial roadmap. It's a promise — to yourself and to those you love — that you'll handle whatever comes next with grace and confidence.

Key Takeaway:
You can't predict life's surprises, but you can prepare for them. The right protection gives you the confidence to live boldly, knowing that even in uncertainty, you're secure.

Looking Ahead
With a strong safety net in place, you've taken an important step toward true peace of mind — knowing that you, your loved ones, and your future are protected from life's uncertainties.

In Chapter 7, we'll turn our focus to something deeper — the mark you'll leave behind. You'll learn how to protect your estate from unnecessary taxes, make your wishes clear through a will and Power of Attorney, and create a lasting legacy that reflects your values, not just your valuables.

It's about transforming your life's work into a meaningful gift for the people and causes you care most about.

Chapter 7:
Leaving a Legacy — Your Final Gift

(780) 218 8306
togrowthspace@gmail.com

Protecting Your Estate, Your Values, and Your Loved Ones
When you think about your life's journey — the years of dedication, care, and quiet sacrifices — it's natural to want the story to continue meaningfully, even after you're gone.

Leaving a legacy isn't only about passing down wealth — it's about leaving *clarity, peace, and purpose* for those you love.

This chapter will guide you in turning your life's work into a final gift that reflects your heart and values.

1. Protecting Your Estate from Unnecessary Taxes
You've already paid taxes your whole life — income taxes, property taxes, sales taxes.

The last thing you want is for a big portion of your estate to go to the CRA instead of your family.

Fortunately, with planning, you can minimize those taxes legally and strategically.

Here's how:

- **Name beneficiaries carefully:** Registered accounts like RRSPs, RRIFs, and TFSAs can pass directly to your spouse or children, bypassing probate.
- **Use joint ownership wisely:** Joint accounts or property can avoid probate fees, but always get professional advice — it can have unintended tax or family consequences.
- **Consider life insurance:** It's a powerful tool to cover final taxes or leave a tax-free lump sum to your heirs.
- **Think ahead about your RRSP/RRIF:** These accounts are fully taxable at death unless transferred to a spouse. Timing withdrawals or converting strategically can make a big difference.

Example: One of my clients, Henry, thought leaving his RRSP untouched was smart. But when he passed, nearly half went to taxes.

A few small changes could have saved his family tens of thousands of dollars. It's never too late to plan smarter.

2. Writing Your Will and Choosing Your Power of Attorney
A will is more than a legal document — it's your voice, your final word of care and direction. Yet, many Canadians delay writing one, assuming it's only for the wealthy.

In truth, every adult with assets or loved ones should have one.

A **proper will** ensures:

- Your assets are distributed as *you* intend, not as the courts decide.
- Your loved ones are spared confusion, conflict, and stress.
- Your wishes — about guardianship, gifts, or charities — are respected.

Equally important is appointing a **Power of Attorney (POA)** and **Personal Directives** for both:

- **Property:** Someone you trust to manage your finances if you become unable.

- **Personal care:** A person who can make medical or lifestyle decisions aligned with your values.

These documents don't just protect your money — they protect your *dignity and independence.*

3. Passing Down Values, Not Just Valuables
True legacy goes beyond dollars and deeds.

It's about the *principles* and *stories* that shaped your life — the lessons you want your children and grandchildren to carry forward.

Here are meaningful ways to pass down your values:

- **Write a legacy letter** — share your beliefs, hopes, and personal reflections.
- **Set up charitable giving** — through a donor-advised fund or foundation that supports causes you cherish.
- **Model financial wisdom** — involve your family in discussions about budgeting, investing, and giving.
- **Share your time and stories** — sometimes the most valuable inheritance is the wisdom only you can give.

As one retiree told me: *"I realized my greatest gift to my family wasn't money — it was helping them become confident, capable, and kind."*

4. The Peace of Leaving Things in Order
Leaving a clear, organized estate plan gives your family more than just money — it gives them *peace.*

It's the comfort of knowing what to do, who to call, and how to carry forward your wishes with love instead of stress.

You're not just preparing documents — you're writing the final chapter of your story with intention and grace.

Key Takeaway:
A true legacy is built with heart, not just wealth. When you protect what you've built and pass on your values, you give your family the most precious gift of all — peace, guidance, and love that lasts beyond a lifetime.

Looking Ahead
By putting your legacy plans in place, you've not only protected your family's financial future — you've also created peace of mind for yourself today. You've ensured that your hard work will continue to make a difference, long after you've stopped working.

Next, in Chapter 8, we'll shift from legacy to *lifestyle*. Retirement isn't just about what you've built — it's about how you live every day. You'll discover how to design a life that's rich with purpose, connection, and joy — a life that truly reflects who you are and what matters most to you.

Part 4:
Beyond Money — Living a Fulfilling Retirement

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Chapter 8:
Designing a Life You Love

(780) 218 8306
togrowthspace@gmail.com

Finding Freedom, Connection, and Purpose Beyond Work
Retirement isn't the end of your story — it's a brand-new chapter you finally get to write *your way.*

For decades, your time was spoken for — by work schedules, family responsibilities, and the endless to-do list of life.

Now, for the first time, you get to ask a powerful question:
"What do I want my days to look like?"

This is the moment to design a life that feels not only comfortable but *deeply fulfilling* — one that nourishes your freedom, connection, and sense of purpose.

1. Finding Balance in Freedom, Connection, and Purpose
Retirement gives you something priceless — **time freedom**. But without structure or meaning, that freedom can quickly feel like drift.

True happiness in retirement comes from balance — the rhythm between relaxation, contribution, and connection.

Ask yourself:

- What brings me *energy*? (That's where your passion lives.)
- Who brings me *joy*? (Those are the people to stay close to.)
- How do I want to *make a difference* now? (That's your purpose evolving.)

You might volunteer, mentor young entrepreneurs, or finally explore that creative pursuit you once shelved for "someday."

The key is this: you're not *retiring from* something — you're *retiring to* something richer, freer, and more meaningful.

2. Staying Engaged, Inspired, and Relevant
The happiest retirees I know are the ones who stay *curious.*

They don't stop learning just because they've stopped working — in fact, many finally have the freedom to learn what truly excites them.

Here's how to keep your spark alive:

- **Keep learning:** Take a class, learn a language, or master a new skill. Local colleges, libraries, and community centers offer affordable (sometimes free) programs.
- **Stay social:** Isolation is the silent threat to health and happiness. Join groups, attend events, and nurture friendships that make you laugh and grow.
- **Give back:** Sharing your expertise or time creates a powerful sense of relevance. Whether it's mentoring, teaching, or volunteering, it reminds you — *you still matter, and your wisdom is needed.*

A client once told me, “I thought I’d miss my job, but what I really missed was feeling useful. Once I started mentoring new business owners, I got that joy back.”

That’s the secret — meaning fuels energy.

3. Routines That Nourish Your Mind and Body
A fulfilling retirement is built on *small, consistent habits* that care for both your body and mind.

Here’s a simple framework:

- **Move daily:** You don’t have to run marathons — even 30 minutes of walking can transform your energy and mood.
- **Eat mindfully:** Think fresh, balanced, and colorful. Nourishing your body supports your clarity and vitality.
- **Rest purposefully:** Sleep isn’t a luxury — it’s recovery for your next great day.
- **Practice gratitude:** A short daily reflection — what went well today — keeps your focus on abundance, not loss.
- **Stay curious and creative:** Try journaling, painting, gardening, or even travel. Exploration keeps your brain youthful and your spirit light.

It’s not about rigid schedules — it’s about designing *your own rhythm of joy.*

4. Your Next Chapter Is Waiting
You’ve earned this moment — the freedom to create, to connect, and to live with intention.

Financial security is important, but it’s not the *whole* story.

The real wealth of retirement lies in waking up each day feeling purposeful, grateful, and at peace with who you’ve become.

Take this time to rediscover yourself.

Write your story with color, laughter, and love. Because this — right here — is the chapter where you finally get to live life on your own terms.

Key Takeaway:
Retirement isn’t a finish line — it’s a beautiful redesign. When you align your freedom with purpose and nurture your well-being, you don’t just retire — you truly begin to live.

Looking Ahead
When you build a life filled with purpose, joy, and connection, something powerful happens — you begin to look beyond yourself. The freedom and fulfillment you’ve cultivated naturally lead to a deeper desire to make a difference.

In Chapter 9, we’ll explore how *giving back* can become one of the most rewarding parts of your retirement journey. You’ll learn smart, meaningful ways to support the people, causes, and communities you care about — without compromising your own comfort or security.

Chapter 9:
Giving Back and Paying It Forward

(780) 218 8306
togrowthspace@gmail.com

How Generosity Enriches Your Life and Legacy
There's a quiet joy that comes from giving — a feeling no investment return can match.

When you reach this stage of life, something shifts.

You begin to look beyond accumulation and toward *impact.*

It's no longer just about how much you've earned — it's about what your success can *mean.*

And that's the beauty of this chapter of life: the chance to *give back* — in your own way, on your own terms — and to create a ripple of good that lasts long after you.

1. How Generosity Enriches Your Life and Legacy
True generosity doesn't diminish your wealth — it deepens your wealth.

It fills your days with purpose, strengthens your relationships, and reminds you of what really matters.

Many retirees tell me, "I thought giving was about money — but it's really about *meaning.*"

When you share your time, wisdom, or resources, you experience something profound:

- **Connection.** You bridge generations and strengthen communities.
- **Purpose.** You rediscover the joy of contribution — of being part of something bigger than yourself.
- **Fulfillment.** You see the tangible difference your life has made.

Generosity is not just an act — it's a reflection of gratitude for the journey that brought you here.

And as you give, you're quietly shaping your *legacy* — the story others will tell when they speak of you.

2. Smart Ways to Give — Without Compromising Your Own Comfort
Giving back doesn't have to mean giving away *everything.*

The smartest givers plan generosity the same way they plan retirement: *thoughtfully and sustainably.*

Here are a few ways to make generosity part of your strategy:

- **Charitable Giving Plans:** Tools like Donor-Advised Funds (DAFs) let you set aside money for giving while receiving an immediate tax benefit.
- **Gifting Appreciated Assets:** Instead of cash, you can donate investments like stocks or mutual funds — avoiding capital gains tax while supporting causes you care about.
- **Legacy Gifts:** Through your will, life insurance, or trust, you can leave a portion of your estate to charity — allowing your impact to live on without affecting your lifestyle today.
- **Volunteering Your Expertise:** Not all gifts are financial. Mentoring, coaching, or advising a young entrepreneur can be just as transformative.

A couple I worked with once told me, "We wanted to give, but we didn't want to risk outliving our savings."

With proper planning, they discovered they could do both — live comfortably *and* build a legacy of generosity.

The secret is simple: when giving is planned, it feels empowering — not burdensome.

3. Living a Life That Tells a Meaningful Story
At the end of the day, your legacy isn't just about dollars — it's about *the difference you made.*

Your story will be told through:

- The people you've lifted up.
- The lessons you've shared.
- The kindness you've extended when no one was watching.

Maybe it's the scholarship you funded, the mentorship you offered, or the quiet generosity that helped someone through a hard time.

These moments, though often unseen, become the threads of a life beautifully lived.

As one of my clients said with a smile, "I used to think retirement was about freedom. Now I see it's about *significance.*"

You don't need to be wealthy to leave a legacy — you just need a generous heart and a clear plan.

4. The Joy of Paying It Forward
Every act of giving — big or small — carries a ripple effect.

The children you mentor go on to teach others.

The causes you support grow stronger.

The community you care for becomes more vibrant.

And that's what *paying it forward* really means — your life continues to make an impact long after you've turned the final page of your own story.

Generosity, at its core, is not about how much you give, but how much you *care.*

Key Takeaway:
Your greatest legacy isn't what you leave behind — it's what you set in motion.

Thoughtful generosity transforms wealth into meaning, and your life into an enduring story of kindness, purpose, and love.

Looking Ahead
By now, you've built not just a financial plan — but a life plan filled with purpose, security, and meaning. You've explored ways to protect your wealth, support your loved ones, and even make a lasting impact on your community.

Now it's time to bring it all together.

In Chapter 10, we'll turn ideas into *action* — guiding you step by step through creating your personalized **Retirement Action Plan**. You'll learn how to stay organized, communicate your goals, and move confidently toward your vision of a fulfilling, worry-free retirement.

Part 5:
Your Confidence Blueprint

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Chapter 10:
Your Retirement Action Plan

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

From Vision to Action — Making It Real
By now, you've reflected on your goals, explored your income options, and learned how to protect and grow what you've built.

But knowledge alone doesn't create change — *action does.*

This chapter is your step-by-step guide to turning dreams into plans and plans into reality.

Think of it as your personal roadmap — practical, empowering, and tailored to *you*.

1. The 10 Essential Steps to Get Financially and Emotionally Ready
Retirement is both a financial journey and an emotional one. Here's how to prepare for both — one confident step at a time:

1. **Define Your Vision.**
   Ask yourself: *What do I want this next season of life to feel like?* Freedom, contribution, adventure, peace — your answer will shape every decision that follows.
2. **Clarify Your Numbers.**
   Know your income sources — CPP, OAS, pension, RRSPs, TFSAs, and investments — and your expenses.

   It's not about perfection; it's about awareness.

3. **Identify Your Gaps.**
   If there's a shortfall between what you *need* and what you *have*, don't panic.

   This awareness gives you power — and options to adjust.

4. **Simplify Your Finances.**
   Consolidate old accounts, automate bills, and organize paperwork. Clarity brings calm.
5. **Plan Your Income Flow.**
   Decide which accounts to draw from first — tax efficiency can make a huge difference in how long your money lasts.
6. **Protect Against "What-Ifs."**
   Review insurance coverage, wills, and emergency funds.

   Peace of mind is part of financial security.

7. **Revisit Your Investments.**
   Your money should now work *for* you, not the other way around.

   Balance growth with stability.

8. **Talk About What Matters Most.**
   Retirement decisions affect families, too. Be open with your spouse, children, and advisor —

about money, goals, and expectations. These conversations create alignment and prevent misunderstandings.

9. **Test-Drive Retirement.**
   Take a "mini-retirement" — try new routines, reduce work hours, or spend a month as if you were already retired. You'll learn what feels right before making it permanent.
10. **Build Your Support Team.**
    You don't have to do this alone. A trusted advisor, tax expert, and estate planner can help you make smart, confident choices — and free you to enjoy what matters most.

2. How to Talk to Your Spouse or Advisor About What Really Matters
Money conversations can be tricky — even between partners who've shared a lifetime together.

But the truth is, retirement isn't just about numbers; it's about *shared dreams.*

Here's how to start those important conversations with calm and clarity:

- **Start with "why."** Talk about what you both want your retirement to look like — not just what you can afford.
- **Be honest about fears and hopes.** Maybe one of you worries about running out of money, while the other fears running out of purpose. Both matter.
- **Involve your advisor early.** A good advisor doesn't just crunch numbers — they help facilitate meaningful discussions, ensuring both voices are heard.

One of my clients once said, *"We used to argue about money until we realized we were really just afraid of the same thing — uncertainty."*

That's the power of open dialogue — it replaces anxiety with understanding, and confusion with confidence.

3. Setting Up Your "Retirement Success Binder"
Think of this as your *retirement playbook.*

A simple, organized binder (physical or digital) that keeps all your essential information in one place.

Here's what to include:

- **Financial Information:** Bank accounts, investments, insurance policies, pensions, tax documents.
- **Legal Documents:** Will, Power of Attorney, healthcare directives.
- **Retirement Plan:** Income strategies, withdrawal schedule, budget.
- **Contact List:** Your advisor, accountant, lawyer, and key family members.
- **Personal Section:** Goals, bucket list, charitable intentions, and legacy notes.

This binder isn't just for you — it's for your loved ones, too.

It brings peace of mind knowing that everything important is *organized, accessible, and understood.*

And when life changes — as it always does — updating this binder will keep you prepared and protected.

4. A Final Thought: Start Small, Start Now
Many people delay retirement planning because they think it has to be perfect.

It doesn't.

It just has to *begin.*

The truth is, small steps today can lead to tremendous peace tomorrow.

So, start with one action — review your finances, talk to your spouse, or book a meeting with your advisor.

Every decision brings you closer to clarity, confidence, and control.

Because the goal isn't just to retire — it's to *retire well.*

Key Takeaway:
Retirement confidence doesn't come from luck — it comes from preparation. With a clear plan, open conversations, and the right guidance, you can step into this next chapter feeling ready, empowered, and excited for what's ahead.

Looking Ahead
With your Retirement Action Plan in hand, you've set the foundation for a future built on clarity and confidence. You've identified your goals, your resources, and the steps that will keep your plan moving forward.

But as life changes — so will your needs, dreams, and opportunities.

In **Chapter 11**, we'll explore *The Confident Retiree Formula* — a simple, powerful approach to keeping your plan on track year after year. You'll learn how to adapt to market shifts, tax changes, and new life goals, all while staying calm, informed, and fully in control of your financial future.

Chapter 11:
The Confident Retiree Formula

(780) 218 8306
togrowthspace@gmail.com

Retirement confidence doesn't come from having the biggest portfolio — it comes from having a *plan that works for you*.

A plan that's simple, flexible, and keeps you calm even when life (or the market) throws surprises your way.

Let's look at how you can stay steady, proactive, and fully in control — year after year.

1. Keep Your Plan Alive — Review, Refresh, Refocus
Think of your retirement plan like a garden. You don't plant it once and walk away — you tend, water, and prune it as seasons change.

Every year, take a day to sit down with your spouse or advisor to review:

- How your income is performing — are you still meeting your spending goals?
- Are your investments aligned with your comfort level?
- Have there been any major life changes — health, family, or housing — that call for adjustment?

This isn't about perfection; it's about progress.

Regular check-ins keep you in control, not at the mercy of the markets.

2. Managing Market Changes — Stay Calm, Stay Strategic
Markets will rise and fall — that's their nature.

The key is not to let those swings dictate your emotions or actions.

A confident retiree knows:

- You've built your "Bucket System" (short-, mid-, long-term funds) for a reason.
- Your short-term income is protected from market dips.
- Your long-term investments will recover — they just need time.

Remember: your retirement success is measured over decades, not days.

If your plan was built on solid ground, temporary storms won't shake it.

3. Staying Ahead of Taxes
Tax laws evolve — sometimes quietly, sometimes dramatically.

Keeping your tax plan current can save you thousands over time.

Each year, review:

- Your RRIF withdrawals — are you taking just the minimum, or can you smooth them over several years to reduce tax spikes?
- Your TFSA — are you maximizing it for tax-free income or leaving growth untouched unnecessarily?
- Are you making use of available credits (pension income, age amount, medical expenses)?

A tax-smart retiree is a confident retiree.

A few small adjustments each year can make a big difference in keeping more of what's yours.

4. Adapting to New Life Goals
Retirement isn't static — your dreams evolve.

Maybe you want to travel more, downsize, help your children, or start a small business for fun. Your plan should evolve with you.

Ask yourself regularly:

- What excites me about the next 12 months?
- What would make life feel more meaningful or joyful right now?
- Does my financial plan support these dreams — or is it holding me back?

You have permission to rewrite your story as often as you wish.

5. Staying Calm, Informed, and In Control
Confidence comes from clarity — knowing where you stand and having trusted guidance when things shift.

Here's your formula:

- **Stay calm:** Don't react to headlines. Focus on your personal goals.
- **Stay informed:** Understand how changes affect *you*, not just "the economy."
- **Stay in control:** Review your plan, adjust thoughtfully, and keep your purpose in sight.

When you combine clarity with consistency, you become the steady hand on the wheel — not a passenger to circumstance.

In the End
The Confident Retiree Formula isn't about chasing perfect timing or predicting the future.

It's about building *trust* — in your plan, your values, and your ability to adapt.

Because real retirement confidence isn't just about money — it's about freedom.

The freedom to live each day on your terms, knowing you've prepared well and planned wisely.

And that's the true reward of a life well-lived.

Conclusion: Your Confident Next Chapter Awaits

Your Next Chapter Begins Now
You've reached the end of this book — but truly, you're standing at the *beginning* of something new.

Retirement isn't the end of your story.

It's the start of a chapter you finally get to write entirely on your own terms.

For years, your days may have been defined by responsibility — to your work, your family, your commitments.

Now, you get to define your life by something deeper: **freedom, fulfillment, and purpose.**

A Moment to Reflect
Take a quiet moment — close your eyes, take a deep breath, and imagine your ideal day in retirement.

What does it look like?

Maybe it's the laughter of your grandkids echoing through your home.

Or the peace of an early morning coffee before a long walk in the park.

Perhaps it's giving back — mentoring young professionals, volunteering, or supporting a cause close to your heart.

Whatever your vision, it starts with one thing: **clarity.**

And clarity is what gives confidence its roots.

You've Already Done the Hard Part
You've built a life of contribution, resilience, and wisdom.

You've faced uncertainty before — and each time, you adapted, learned, and grew.

Now, with the right financial plan, you have the freedom to shape the life you truly want.

This book has given you the tools, but *you* are the one holding the pen.

Your plan is not just about numbers.

It's about creating a life that feels deeply *yours* — meaningful, connected, and rich in every sense.

From Planning to Living
So, as you step into this next season, here's your reminder:

You don't need to have it all figured out. You just need to start.

Start by making one clear decision this week — maybe it's scheduling a conversation with your advisor, revisiting your budget, or simply writing down what retirement means to you.

Small steps compound into big changes.

And the person who invests in their clarity today… builds the confidence to live fully tomorrow.

A Personal Note
If no one has told you this lately — you've done remarkably well.

You've worked hard, cared deeply, and earned the right to design a future that brings you peace and pride.

Retirement isn't about "having enough."

It's about *being enough* — for yourself, for those you love, and for the life still waiting to unfold.

So go ahead — live boldly, give freely, and enjoy this next chapter.

You've planned for it. Now it's time to *live it.*

Looking Ahead to What's Next
You've now built the mindset, tools, and confidence to manage your retirement — not just at the start, but for every year that follows. You understand how to protect your wealth, adapt to life's changes, and stay in control no matter what the markets or the world bring your way.

In the **Conclusion**, we'll take a step back and celebrate how far you've come — and look forward to what's ahead. Because retirement isn't an ending — it's the *beginning of your most intentional, fulfilling chapter yet.*

Invitation to Connect

If this book has helped you see your retirement — and your future — with a bit more clarity and confidence, I'd love to continue the conversation.

Every retiree's journey is unique.

Your dreams, your challenges, and your priorities deserve a plan as personal as your story.

That's why I offer **a no-cost, no-obligation consultation** — simply a conversation about where you are now and how to move forward with greater peace of mind.

Whether you're wondering how to reduce taxes, create lifelong income, or protect your estate for your loved ones — together, we can build a strategy that helps you *retire on purpose, not by accident.*

You've worked hard for your success. Now it's time to make it work for you.

Book your complimentary Retirement Confidence Session here.

Or, if you prefer a friendly chat first, just call me directly at **(780) 218 8306** — I'd be happy to hear from you.

Because your best years aren't behind you — they're just beginning.

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Resources & Tools

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Resources & Tools to Help You Stay Confident and Organized
Planning for retirement doesn't end when you close this book — it begins.

These simple, practical tools are here to help you stay on track, make informed decisions, and feel confident every step of the way.

1. Simple Retirement Readiness Worksheet
Take a few minutes to map out where you stand today — your savings, income sources, monthly expenses, and lifestyle goals.

This worksheet helps you see the *big picture* at a glance, so you can plan with clarity and confidence.

Tip: Revisit it every year or whenever a big life change happens — it keeps your plan real, relevant, and responsive.

2. 5-Minute Tax Savings Checklist for Retirees
Did you know that a few smart adjustments each year could save you thousands in taxes?

This checklist walks you through key areas like income splitting, RRIF withdrawal timing, pension credits, and tax-efficient charitable giving — in just five minutes.

Tip: Use it before tax season or your annual review with your advisor.

3. Annual Review Template: Your One-Page Plan Update
Life changes — and your plan should too.

This simple one-page template helps you review your finances, health coverage, goals, and lifestyle priorities at least once a year.

Tip: Schedule a yearly "Financial Check-In" — just like your health check-up — to ensure your retirement plan keeps supporting your dreams.

4. Helpful CRA Links and Tools for Canadian Retirees
Here are a few trusted government resources to keep handy:

- Canada Pension Plan (CPP)
- Old Age Security (OAS)
- Registered Retirement Income Fund (RRIF)
- CRA My Account — for managing benefits, tax slips, and direct deposits

Tip: Bookmark these links — they're your go-to sources for official updates and tools.

Final Thought
Think of these tools as your *Retirement Confidence Kit* — simple, easy-to-use, and designed to help you feel in control of your financial future.
You don't have to have all the answers right away — just the right direction and a plan that grows with you.

Simple Retirement Readiness Worksheet

This worksheet will help you quickly assess where you stand on the road to a confident and fulfilling retirement. Take a few minutes to answer honestly — your future self will thank you!

1. Financial Snapshot

Item	Estimated Value ($)	Notes
RRSP		
TFSA		
Non-Registered		
Work Pension / Employer Plan		
Expected CPP		
Expected OAS		
Other Income Sources (Rental, side business etc.		

2. Lifestyle & Goals

Think about the kind of life you want to live in retirement. Use this space to reflect and write down what truly matters to you.

Questions	Your Answer
What does an ideal day in retirement look like?	
Where do you want to live?	
What activities or passions do you want to pursue?	
Who do you want to spend more time with?	
What worries or fears do you have about retirement?	

3. **Retirement Confidence Checklist**

Rate your confidence from 1 (Not confident) to 5 (Very confident) in each of the following areas:

Area	1	2	3	4	5
I know how much income I'll need in retirement.					
I understand my government and employer pension options.					
I have a tax-efficient withdrawal strategy.					
I'm prepared for unexpected health or life events.					
I have a plan for my estate and legacy.					

Remember — retirement readiness isn't about perfection, it's about preparation. Review this worksheet once a year, or whenever your life or finances change.

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

5-Minute Tax Savings Checklist for Retirees

This quick checklist helps Canadian retirees identify simple, legal ways to reduce taxes and keep more income in retirement. Spend five minutes reviewing these points each year — and you may save thousands over time.

1. **Income Splitting Opportunities**
    - Split pension income with your spouse (up to 50%)
    - Review spousal RRSP contributions
    - Consider joint non-registered accounts for tax efficiency

2. **Smart Withdrawals**
    - Plan RRSP withdrawals before age 71 to smooth taxes Use
    - TFSA for tax-free income and investment growth
    - Be strategic with RRIF withdrawals to avoid OAS clawback

3. **Deduction and Credit Opportunities**
    - Claim medical expense tax credit (including insurance premiums)
    - Use age amount and pension income credit
    - Track charitable donations and consider donation of securities

4. **Tax-Efficient Investing**
    - Hold interest income inside registered accounts
    - Use dividend-paying Canadian stocks in non-registered accounts
    - Review portfolio annually for tax optimization

5. **Estate and Legacy Planning**
    - Review your will and beneficiary designations annually
    - Consider naming a successor holder for your TFSA
    - Discuss charitable giving or trusts with your advisor

Tip: Review this checklist each year or after any major life event. Small, consistent actions create lasting financial results.

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

Annual Review Template: Your One-Page Plan Update

Year: _____ **Date Completed:** _____

1. Your Life Snapshot

- What's changed this year in your life? (e.g., health, family, goals, work)
  → _____
- What new priorities or dreams are emerging for your next stage?
  → _____

2. Financial Check-In

Category	Current Status	Notes / Action Needed
Savings & Investments	_____	_____
Pension / CPP / OAS	_____	_____
RRSP / TFSA	_____	_____
Debt / Liabilities	_____	_____
Emergency Fund	_____	_____
Insurance Coverage	_____	_____

3. Income & Expenses Review

- Are your income sources still stable and sufficient?
  ☐ Yes ☐ No Notes: _____
- Have your expenses changed significantly this year?
  ☐ Increased ☐ Decreased ☐ Stayed the same
- New large expenses expected next year? (e.g., travel, medical, family support)
  → _____

4. Risk & Protection

- Have you reviewed your insurance (life, health, long-term care)?
  ☐ Yes ☐ No Next review date: _____
- Have you updated your emergency plan or Power of Attorney?
  ☐ Yes ☐ No Notes: _____

5. Estate & Legacy Planning

- Will reviewed/updated this year? ☐ Yes ☐ No
- Beneficiaries confirmed and current? ☐ Yes ☐ No
- Any new charitable or legacy goals?
  → _____

(780) 218 8306
togrowthspace@gmail.com

Growth Space
Financial Solutions
Making Financial Stress Disappear

6. Goals & Dreams for the Next 12 Months

Goal	Why It Matters	First Step	Target Date
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

7. Your Next Steps

- Schedule your next annual review: _____
- Meet with your advisor by: _____
- Key priorities for this year:
    1. _____
    2. _____
    3. _____

Personal Reflection

"This year, I'm most proud of…"

"Next year, I want to focus on…"

(780) 218 8306
togrowthspace@gmail.com

About the Author



Bishwajit Barua, CPA
Financial Strategist | Educator | Advocate for Confident Retirees

For over 25 years, **Bishwajit Barua** has helped Canadians take control of their financial futures — guiding families, entrepreneurs, and professionals toward greater clarity, confidence, and peace of mind.

As a **Chartered Professional Accountant (CPA)** and seasoned **financial strategist**, Bishwajit combines practical experience with a deep understanding of how financial decisions shape people's lives. His approach goes far beyond numbers — it's about helping people align their money with their values, dreams, and long-term wellbeing.

Having worked with thousands of clients across Canada, Bishwajit has seen a common challenge: too many people enter retirement without a clear plan — not because they didn't save enough, but because no one helped them turn their savings into a sustainable, tax-efficient, and meaningful life strategy.

That's where his passion lies.

Through his work as a **tax advisor, educator, and community mentor**, Bishwajit has made it his mission to help Canadians retire with *confidence, not confusion.* He believes that every retiree deserves the peace of mind that comes from understanding their finances — and the joy that comes from living a life of purpose.

Outside his professional life, Bishwajit is deeply involved in community education and mentorship programs. He's known for his ability to turn complex financial ideas into clear, relatable insights — helping people feel empowered rather than intimidated by money.

"Financial confidence isn't about how much you have — it's about how clearly you see your path," Bishwajit often says.

And through this book, he hopes to light that path for you.

(780) 218 8306
togrowthspace@gmail.com

“Retirement isn’t the end of your story — it’s your next masterpiece.”
You’ve worked hard, saved diligently, and dreamed of the day you could finally slow down and enjoy life on your own terms.

But as retirement approaches, one question keeps you up at night:
“Am I truly ready — financially and emotionally?”

Financial Planning for Expectant Canadian Retirees is your step-by-step guide to transforming uncertainty into confidence.

Written by **Bishwajit Barua, CPA**, a seasoned financial advisor with over 25 years of experience helping Canadians design fulfilling retirements, this book blends expert financial strategies with heartfelt, practical wisdom.

Inside, you’ll discover how to:
- ✅ Build your retirement income from CPP, OAS, pensions, and savings — the smart way
- ✅ Reduce taxes *legally* and keep more of what you’ve earned
- ✅ Create a personal “paycheque in retirement” that lasts a lifetime
- ✅ Protect your health, your loved ones, and your legacy
- ✅ Design a life filled with purpose, joy, and financial peace

More than a financial guide — this is your personal roadmap to:
- 🌿 Clarity — understanding what retirement really means to *you*
- 💡 Confidence — knowing your money will support your dreams
- 💖 Connection — aligning your finances with what truly matters

Whether you’re five years away from retirement or already on the journey, this book will help you move from *wondering if you’re ready* to *knowing you are.*

Because true retirement freedom isn’t just about money —
It’s about living your best life with purpose, peace, and pride.

Bishwajit Barua, CPA
Helping Canadians retire with confidence, clarity, and joy.

(780) 218 8306
togrowthspace@gmail.com