



Insights

FALL 2017

More in-depth educator-specific financial tips, articles and resources are available at educatorsfinancialgroup.ca

DID YOU KNOW?

Put your Educators team to work for you.

Have you ever been impressed by how well a sports team plays together? Each individual is a pro, yet they work seamlessly as a team. Educators is like that – a team of professionals, committed to working hard, continually upgrading their training, and helping you meet your financial goals.

To help you understand how your Educators team works for you, the next few issues of Insights will spotlight them. In this edition we'll introduce the Contact Centre. Designed for your convenience, you can call or email the Contact Centre from 8 to 8. (No more rushing over lunch!) Want your account balance? Questions about a mutual fund? Need to set

up online access? Our Account Managers and Client Service Representatives have the experience and accreditation to help. You can check out their impressive accreditations and what they mean to you, here: educatorsfinancialgroup.ca/Accreditation.

The Contact Centre can also provide answers to questions only education members might have. **Educators Account Manager, Michail Tsirikos says** *"We frequently help education members who need to know how to buy back a pension credit after a leave."* By answering questions like these, they free up critical time for other members of your Educators team to provide one-on-one attention and meetings.

We get it. Being an education member is complicated. Budgeting at all levels of the pay grid ... negotiating the finances of divorce ... saving for your kids' education... estate planning. Take advantage of help from your team of experts at Educators.

Next Insights, you'll find out how an Educators Financial Planner can provide life-changing planning to help you meet your goals.

Best wishes,

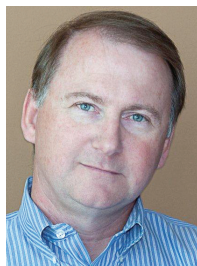
Brad Higginson, Vice-President, Client Advisory Services, Educators Financial Group

CHUCK'S CORNER

We're adding value by (re)investing in YOU!

At Educators, we're always thinking of how to offer our clients more value. So I'm pleased to announce that the management fee for the Educators Balanced Fund will be reduced from 1.75% to 1.65% as of October 2nd. If you hold this popular Fund, it'll mean more money in your pocket.

And because education members are always busy, we're making it easier to manage your investment portfolio. We will be launching



"Educators Monitored Portfolios" early in the new year. These portfolios combine fixed income and equity mutual funds to achieve a target level of risk and volatility. For many investors,

these portfolios can be the primary investment to help them achieve their financial goals. For others, these portfolios can be their core holdings, supplemented by other investments to customize their overall risk profile. Offered by both Educators and selected third party fund managers, the Portfolios will automatically rebalance to a pre-determined mix of asset types (equities and fixed income investments) to help you avoid frequent regulatory updates (known as Know Your Client rules).

We've also added three Socially Responsible Investing (SRI) funds to our preferred partner funds. Offered by third party fund companies, two of these funds are SRI compliant, and the third is designated as a fossil-free fund. The funds provide investments in each of Canadian and Global Equities, as well as in Canadian

Fixed Income. Find out more about SRIs at: educatorsfinancialgroup.ca/SRI.

Oh, yeah. We've expanded our list of lenders to make it easier for education members – especially long-term occasional workers – to get funds you may need.

If you'd like to take advantage of any of these exciting changes, call us at **1.800.263.9541**.

Sincerely

Chuck Hamilton, President and CEO, Educators Financial Group

PS: Have questions or suggestions on how we can do more for you? Email me at: chamilton@educatorsfinancialgroup.ca

Knowledge is power. We're a power source.

Most educators and students know the expression “Knowledge is power”. At Educators, we agree... but we also know that knowledge is just the first step. It's how you put that knowledge to work for you that makes the big difference.

First, we make the knowledge easy to access. You need an emergency fund in case of salary disruption, but don't know how to budget for one. How do you minimize your taxes in retirement, with both a teacher's pension and an RRSP? *“Education members deal with some unique financial circumstances, and Educators Financial Group understands them all, from working with the community for over 40 years”*, says **Educators Financial Advisor, Edward (Ed) Gougeon**.

At Educators, we provide the information you need, the way you want it:

- The Learning Centre has articles on a wide variety of financial literacy topics, visit: educatorsfinancialgroup.ca/TLC
- Online tools include Pension Income Gap Assessor, Budget Calculator, RESP Calculator, and more, go to: educatorsfinancialgroup.ca/Tools (See one example of how our online tools could help someone trying to save, here: educatorsfinancialgroup.ca/Save.)
- In class workshops are available on topics such as “Financial Planning 101” and “Investing for Educators”. Get the full range of workshops, here: educatorsfinancialgroup.ca/Workshops.
- Our Insights and eNews provide you with resources to help build your financial literacy.

**Not getting eNews yet?
SIGN UP for tips, tools and articles
delivered to your inbox!**
educatorsfinancialgroup.ca/enews

Then, contact us to put your knowledge and our expertise to work for you.

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A faster way to balanced investments.

Do your investments reflect your tolerance for risk? Ask yourself how well you sleep when the market is volatile. If you're not sound asleep, your portfolio may not be in line with your risk tolerance.

Ideally, your investments should balance growth – since you're saving for important goals like an emergency fund, an ‘X over Y’ (4 over 5), or a long retirement – with a level of risk you can live with. (And your portfolio needs to be monitored over time to ensure it continues to reflect your risk tolerance. Find out why: educatorsfinancialgroup.ca/Risk.)

In the new year, Educators Financial Group will introduce a simple and fast way to ensure your portfolio fulfills your needs. Educators Monitored Portfolios are 4 predetermined portfolios that reflect different investing objectives: Conservative, Balanced, Growth, and Aggressive. This type of investment is becoming popular with time-challenged investors like you, because it provides:

- A fully-diversified portfolio – easily matched to your risk tolerance – that is eligible for your Educators accounts;
- Management by an Asset Allocation Manager who continuously monitors, rebalances and optimizes the portfolio to ensure it continues to meet its objectives;
- Affordability – with a minimum deposit of \$500, and as little as \$25 a month, it's suitable for all education members;
- More time for your financial advisor/planner to focus on your goals and financial planning.

Educators Financial Planner, Dan Martonfi, CFP, says *“These new investments are perfect for education members who may not have the time to check that their portfolio still reflects their ideal asset allocation.”*

Want to learn more? Why not call the experts at our Contact Centre today?

Overspent last summer? Here's what to do.

Here's a subject that should be on your personal curriculum: “How to deal with debt”. It's particularly important if, like many educators, your summer plans ended up being bigger than your budget. A family trip, rebuilding the deck, a new bbq ... it's easy to overspend, pay with your card, and be paying interest when summer is just a memory. The good news? You can minimize the interest you pay on your debt.

“At Educators, we know that education members want to stretch that paycheck. One way to do this is to pay less interest on their debt, by consolidating with a low interest rate line of credit”, says **Educators Agent-Regional Director, Amedeo Perfetto (AMP)**. *“It's not unusual for someone to save thousands of dollars.”*

True. Consolidating several types of credit – say one credit card with 19% interest, another with 27%, and a loan – can result in whopping savings, like you see here: educatorsfinancialgroup.ca/DebtCost – a savings of \$21,308 in interest!

Find out the difference between secured and unsecured lines of credit here: educatorsfinancialgroup.ca/Debt

**DECREASE interest on your debt
and INCREASE cash flow with a line of
credit, and a rate as low as 3.5%!*
educatorsfinancialgroup.ca/LOC**

Consolidating your debt also makes for simpler record keeping, by the way. It's easier to remember one date each month when your payment is due, than to remember 3, 4, or more.

For more information about how to best deal with debt, visit The Learning Centre. For example, you will find a great article on reducing your credit card debt here: educatorsfinancialgroup.ca/DebtFree.

Don't wait! Contact our accredited professionals to get the help you need!

Brokerage license 12185

