



Insights

SPRING 2026

NEW! Check out the latest Market Update - now available in the Learning Centre www.educatorsfinancialgroup.ca/learning-centre/market-update-spring-2026/

DID YOU KNOW?

The best financial resources are worth sharing.

In the staff room, the best resources are usually the ones passed from peer to peer. Whether it's a lesson plan that finally clicked or a tip on navigating the pension landscape, members of the education community have always looked out for one another.

At Educators Financial Group, we've been proud to be part of that circle for 50 years. Our decades of experience have taught us that the financial life of an education member is distinct—defined by pay grids, pension plans, and an earlier retirement timeline. Because of these nuances, generic advice often falls short.

“Our mission for the last 50 years has been to ensure that those who spend their careers shaping the future of the next generation have a secure future of their own,” says **Educators Financial Planner Caitlin Buchko, CFP®, RRC®**.

As we continue to support you on your financial journey, consider passing that peace of mind along to a colleague or family member.

We are here for the colleague considering a "4 over 5" leave. **Caitlin notes**, “We help clients structure budgets that balance their short-term travel dreams with their long-term security.” We are here for the member struggling with high-interest debt. **Caitlin**

explains, “A consolidation loan can merge high-interest debts into one lower-rate payment, freeing up monthly cash flow and speeding up the path to being debt-free.”

Our support extends to your family, too—whether it's assisting your child with an upcoming mortgage renewal or helping a parent stay disciplined during market volatility. **Caitlin adds**, “By ensuring a portfolio reflects a client's true risk tolerance, we help them sleep at night, regardless of the headlines.”

Good advice is a gift. If you know someone in the education community who could benefit from a partner who truly 'gets it,' invite them to reach out to us at 1.800.263.9541. After 50 years, our door is always open.

PETER'S PERSPECTIVE

Real security is being financially ready for anything. We can help.

Life is defined by change. Some changes, like retirement, are expected. Others are more sudden and difficult—such as a family illness, a home repair, or the financial uncertainty of a bargaining cycle.

One of the most vital ways to prepare for the unexpected is an emergency fund. Whether it's a furnace failure or a salary disruption, having three

to six months of expenses tucked away in a liquid account provides a level of peace of mind that is truly invaluable. It is often the difference between a crisis and a manageable setback.

If you aren't sure where those extra funds will come from, you aren't alone. Our financial advisors specialize in finding "found money" by refining budgets or consolidating high-interest debt to free up the cash flow needed for your safety net.

This personalized guidance is at the heart of our mission to support the education community. Beyond one-on-one advice, we also provide a wealth of resources from in-depth articles to workshops designed to help you prepare for whatever comes next.

Explore our upcoming webinars and workshops here: www.educatorsfinancialgroup.ca/webinars/.

Navigating life's changes is easier with a partner who truly understands your world. Whatever the future holds, we're here to help you face it with confidence and peace of mind.

Peter Van Meerbergen
President and CEO,
Educators Financial Group

P.S. If you'd like to reach out to me directly about how Educators can help you, you can email me at pvmeerbergen@educatorsfinancialgroup.ca





Start planning for the cost of caregiving.

It's a conversation we don't always have early on, but eventually, many of us will find ourselves looking for ways to care for our parents as they age. While these conversations can be difficult, planning ahead is essential to making informed decisions and preparing for the financial reality of caregiving. "Today, one in four Canadians provides unpaid care to relatives, often spending \$6,000 or more annually in out-of-pocket expenses," says **Educators Senior Financial Advisor Phil Blouin, PFP®**. "With personal support workers costing \$25 to \$35 per hour, even part-time help can easily reach \$3,000 a month."

Beyond the immediate costs, early planning helps identify the assistance your loved ones may need and the resources available to ease the burden. "The first step I recommend to my clients is to have a transparent conversation about preferences," says **Phil**. "If their health were to change, would your parents prefer to stay at home, or what kind of assisted living would they consider?"

This discussion should also include a clear picture of their income—including investments, OAS, CPP, and pensions—to understand what is feasible. It is also vital to ensure Powers of Attorney for both finances and personal care are in place while your parents are still able to make those decisions.

Finally, caregivers should explore federal and provincial tax credits designed to alleviate these costs. Benefits such as the Canada Caregiver Credit, the Home Accessibility Tax Credit, and the Medical Expense Tax Credit—plus others linked below—can provide significant relief.

Have questions about preparing for future caregiving needs? We can help you build a financial plan that provides you with peace of mind while caring for the ones you love. Call us today at 1.800.263.9541.

For more information and a full list of federal and provincial tax credits and benefits available to you, visit: www.educatorsfinancialgroup.ca/caregiving/.

Holding onto cash has real risks.

In an era of constant market noise and geopolitical tension, it is tempting to retreat to the perceived safety of cash. Despite long-term data favoring stocks and advice to stay the course, many investors view cash as the only way to stop the "up and down" of their portfolio. In fact, nearly half of Canadian TFSA owners hold only cash in their accounts, missing out on the potential for tax-free compounded growth.

While cash is a vital tool, it is a poor long-term investment. **Educators Senior Financial Advisor Eric Krivchyonok, PFP®, explains**, "Cash has a role in short-term savings. We recommend keeping three to six months of expenses in an emergency fund, or using cash for upcoming plans like a renovation to avoid high credit card interest. But for long-term growth, cash is rarely king."

The primary danger is "inflation risk." When the cost of living rises faster than the interest you earn—think of the soaring cost of groceries last year—your cash actually loses purchasing power over time. "Furthermore, when you factor in both inflation and taxes, the real yield on cash rarely beats inflation over the long term," **Eric adds**. These fluctuating returns cannot provide a reliable, growing income stream throughout a decades-long retirement.

"A well-diversified portfolio of stocks, bonds, and cash equivalents helps ensure your money is working hard for you, while still allowing you to sleep at night," says **Eric**. "The key is selecting an investment mix that is aligned with both your comfort level and long-term financial goals."

Have questions about the right balance of cash in your portfolio? Reach out to us. Our advisors can help ensure your plan is designed to mitigate the impact of inflation on your future. Call us today at 1.800.263.9541.

Discover the benefits of putting your investment growth on autopilot: www.educatorsfinancialgroup.ca/PAC/.

Is your mortgage squeezing your cash flow?

If you renewed your mortgage in 2025, you likely felt a significant "sticker shock". Whether you're trimming the grocery budget, carrying a credit card balance, or simply feeling the weight of a much higher monthly payment, the transition hasn't been easy.

You aren't alone in this. Over 1.2 million Canadian households renewed their mortgages last year. Many moved from pandemic-era rates below 2% to a new reality where monthly payments jumped by 10 to 20%—often an extra \$400 or more per month.

If these higher payments are straining your monthly cash flow, it is important to know that you have options. Refinancing, the process of replacing your current mortgage with a new one under different terms, could provide the breathing room you need. "For some homeowners, refinancing can mean the difference between keeping their home and being forced to sell," says **Naji Zourob, Educators Mortgage Agent Level 1 – Mortgage Advisor**. "It can also let you tap into your home's equity for upgrades or to consolidate multiple high-interest debts into one manageable amount."

Before refinancing, however, you must weigh these benefits against the costs. Refinancing is a powerful tool, but it could include prepayment penalties, appraisal fees, and legal fees. Your lender will also need to review your credit score and debt-service ratio to ensure the new terms are a fit. You can learn more here: www.educatorsfinancialgroup.ca/refinancing/.

Have questions about your mortgage or refinancing options? Reach out to us. Our mortgage advisors will find a solution tailored to your specific needs and financial situation. Call us today at 1.800.263.9541.

Try our Mortgage Payment Calculator to determine the size of mortgage you can afford: www.educatorsfinancialgroup.ca/mortgage-calculator/.