

Alzheimer *Society*

We're here to help.

Living with Alzheimer's or other dementias not only affects a person's health, it can also take a toll on finances. Without a long-term financial plan, the costs associated with dementia can add up and quickly drain personal savings.

IG Wealth Management is proud to partner with the Alzheimer Society to deliver free financial empowerment seminars to people and families impacted by Alzheimer's disease or other forms of dementia. We'll help you manage the financial challenges you may face, by giving you the knowledge, tools and advice you need to feel confident about your finances.

Why not today? Planning today for yourself or for loved ones can help to reduce stress and uncertainty tomorrow. To find your local IG office, visit IG.ca and click "Find an Advisor."



Notes:	Plan today. Empower your tomorrow.
www.investorsgroup.com	Having a financial plan is important during every stage in your life but getting the proper guidance at this time is particularly important. And the sooner planning begins, the more the person with dementia may be able to actively participate in decision making.
	Financial confidence checklist
	Use this checklist to ensure you've secured your financial future.
	1. Government-administered benefits
	Have you talked to your financial planner to determine:
	☐ At what age you should apply for the Canada Pension Plan?
	☐ How and when to apply for Old Age Security?
	2. Available tax credits
	If your health is deteriorating, have you talked to your physician to see if you may now qualify for the Disability Tax Credit?
	☐ Have you spoken to your accountant to determine the best way to claim the Disability Tax Credit and the Medical Expense Tax Credit on your income tax return?
	If someone is providing care to you on a regular basis, has that person spoken to an accountant to determine if they can use the Canada Caregiver Tax Credit?
	3. Estate planning
	Do you have a power of attorney in place that has been drafted by an experienced estates lawyer?
	If you have appointed an attorney, have you spoken to that person to ensure that they are willing to accept the position? Do they understand what they may be required to do on your behalf or are prohibited from doing?
	4. Financial planning
	Have you spoken to a financial planner about:
	☐ The most tax-efficient ways to save for retirement, including the use of Registered Retirement Savings Plans and Tax-Free Savings Accounts?
	☐ Ways to reduce your net income for tax purposes in order to maximize your Old Age Security payments and minimize nursing care costs?
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