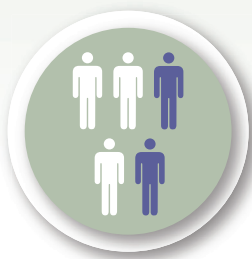


# 7 Risk Factors

## to Consider in Your Wealth Management Strategy

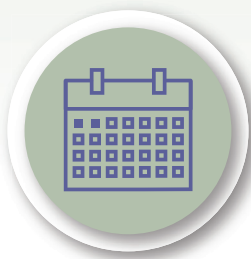
There are many adverse life events that can derail a person's plans for the future. A financial advisor can help minimize the consequences of these risks.



About 2 in 5 Canadians will develop cancer in their lifetime, and about 1 in 4 Canadians will die of cancer.<sup>1</sup>



1 in 3 people, on average, will be disabled for 90 days or more at least once before they reach age 65.<sup>2</sup>

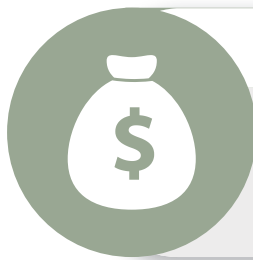


A disability can last for months or even years.<sup>2</sup>



About a third of Canadians say it is likely that they or an immediate family member may lose their job in 2016.<sup>3</sup>

## 7 Risk Factors



### FINANCIAL EMERGENCIES

Without access to short term cash, you will have to dip into your long term investments to pay for an unplanned expense or help out financially in a family crisis. This can end up costing you more.



### CRITICAL ILLNESS

Depending on your living expenses and how much you've saved, a serious short-term illness can wipe away years of your savings.



### DISABILITY

Disability insurance through your employer alone may not be enough to sustain you through the months you are unable to work.



### LONG-TERM CARE

When an illness or disability turns into a chronic condition, long-term care often becomes a necessity – one that can quickly deplete your assets.



### EXTENDED HEALTHCARE NEEDS

If you are self-employed or run a small business, you may need health coverage beyond what's provided by the province.



### DEATH OF AN INCOME EARNER

The death of an income earner can have a significant impact on your family's financial future. With an appropriate plan in place, you can minimize this impact.



### NON-EXISTENT CONTINUITY PLANS

A failure to include powers of attorney, wills and succession plans in your strategy can hamper, if not paralyze, your family's decision-making ability, making your wealth and estate transfer problematic in the event of an untimely death.

A risk management review allows you to work with your Advisor and consider the various potential adverse life events and evaluate if you are positioned to deal with them.

Ask your IPC Advisor about the risks in your wealth management strategy.



FINANCIAL SOLUTIONS FOR LIFE

#### Sources:

1. [Canadian Cancer Statistics 2015- Canadian Cancer Society.](#)
2. [A Guide to Disability Insurance. Canadian Life and Health Insurance Association.](#)
3. [Pollara: 21st Annual Economic Outlook Poll: Canadian Emotions, Perceptions & Expectations about the Economy & Personal Finances.](#)

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