

Wealthy Insights:

Financial Guidance for Today and Tomorrow



Financial Planning

First and foremost, we are a Financial Planning company. Every client is offered the opportunity to participate in our Financial Planning process. What does a Financial Plan entail? The link below will give you some great insight into this question.

<https://mcwealthmanagement.ca/2022/06/10/financial-planning-process/>

Who can prepare a Financial Plan and how do you know they are qualified to offer this service? The Ontario government has recently clarified who can hold themselves out as a Financial Planner. This regulation has been a long time coming and should give you reassurance that working with Debbie McCulloch, CFP for your Financial Planning needs will ensure you get reliable, accurate information that will help you reach your goals and dreams. For more information on the new regulation and timelines for implementation go to:

<https://www.fsrao.ca/newsroom/ontario-strengthens-consumer-protection-regulating-who-can-use-financial-planner-and-financial-advisor-titles>

Why am I so passionate about Financial Planning?

I have had the privilege of working with so many amazing clients over the past 24 years and seen how a financial plan has become an integral part of someone's life. People who were recently married in 2000, bought a home, had children, built their retirement and education funds while protecting their risk with life insurance. Fast forward to them taking care of their parents, selling their homes and investing that money for the parent's income needs. Bringing their children over as clients and both starting RESP's for the grandchildren. Then retiring and starting to live the retirement goals we had set so many years prior. Along the way I have been part of many financial and lifestyle decisions. That is the beauty of a financial plan and working with a financial planner.

Feel free to reach out to Debbie and book your Financial Plan now!

Mmmmm tasty...

Could this sweet-with-heat BBQ sauce be your summer vibe?

<https://theprimaldesire.com/paleo-bbq-sauce-rhubarb-habanero/>



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Women in Wealth

In more recent years have women been more involved with their finances, taking a more active role in investing and making family financial decisions. So we find it interesting that a Financial Independence survey by FP Canada revealed that almost 40% of Canadian women admit they know "very little" about finance and investment. Read the survey results:

<https://www.financialplanningforcanadians.ca/financial-planning/financial-independence-survey>

Fidelity Investments have an article from a few years ago that is still pertinent today. This is a short list of tips and advice for female investors, to help them build confidence in the world of investing and empower them take control of their financial future: <https://www.fidelity.ca/en/investor/financialfuture>

It is more typical of women to put the needs of others before their own, and often we see these women struggle with finding a way to save money. This can cause stress and emotional triggers. Listen to this insightful podcast by Glory Gray from Women's Wealth Canada, where she and guest Denise Belisle guide us on how to "Stop the Self-Sabotage".

<https://www.glorygray.com/podcast-1/episode/7b4aab40/stop-the-self-sabotage-the-emotional-triggers-that-can-affect-your-wealth-with-denise-belisle>

www.mcwealthmanagement.ca

200-50 Commercial Ave., Ajax, ON L1S 2H5

905-427-4406

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