

# Do you have a Retirement Income Strategy?



Canadians are faced with new realities that pose significant challenges to traditional retirement planning. Many Canadians are retiring earlier and living longer than ever. Currently, the average retirement age in Canada is age 62. With many living into their 90s, bridging that gap can be extremely challenging.

Each Canadian must take charge of his or her own retirement. Join us to learn how you can provide a secure and predictable stream of income so YOU can take charge of YOUR retirement.

You and a guest are invited to attend our exclusive presentation on **How to Guarantee Your Income for Life**. Dates and locations listed below:

#### **Downtown Vancouver Lunch & Learn**

**Wednesday, October 19**

ZLC Financial Group, Main Boardroom  
1200 Park Place, 666 Burrard Street  
12:00 pm - 1:30 pm

#### **Vancouver Coffee & Dessert**

**Tuesday, November 8**

Jewish Community Centre, Dayson Boardroom  
950 West 41<sup>st</sup> Avenue  
5:30 pm – 7:00 pm

#### **Downtown Vancouver Lunch & Learn**

**Wednesday, November 16**

ZLC Financial Group, Main Boardroom  
1200 Park Place, 666 Burrard Street  
12:00 pm - 1:30 pm

#### **Vancouver Wine & Cheese**

**Tuesday, November 22**

Vancouver Lawn & Tennis Club  
1630 W. 15<sup>th</sup> Ave, Vancouver  
7:00 pm – 8:30 pm

#### **Richmond Wine & Cheese**

**Thursday, October 27**

Four Point Sheraton  
8368 Alexandra Road, Richmond  
7:00 pm - 8:30 pm

#### **Coquitlam Wine & Cheese**

**Wednesday, November 30**

Executive Hotel Coquitlam  
405 North Road, Coquitlam  
7:00 pm – 8:30 pm

**Reserve your seat now!**

**[604.602.7888](tel:604.602.7888) or [rsvp@zlc.net](mailto:rsvp@zlc.net)**

**Learn how you can:**

- ✓ Receive a 5% bonus every year until you start taking income
- ✓ Enjoy predictable, sustainable, worry-free retirement income guaranteed for life
- ✓ Protect your income from market downturns and lock in potential market growth
- ✓ Minimize your taxable income and maximize your government entitlements

 **ZLC FINANCIAL GROUP**