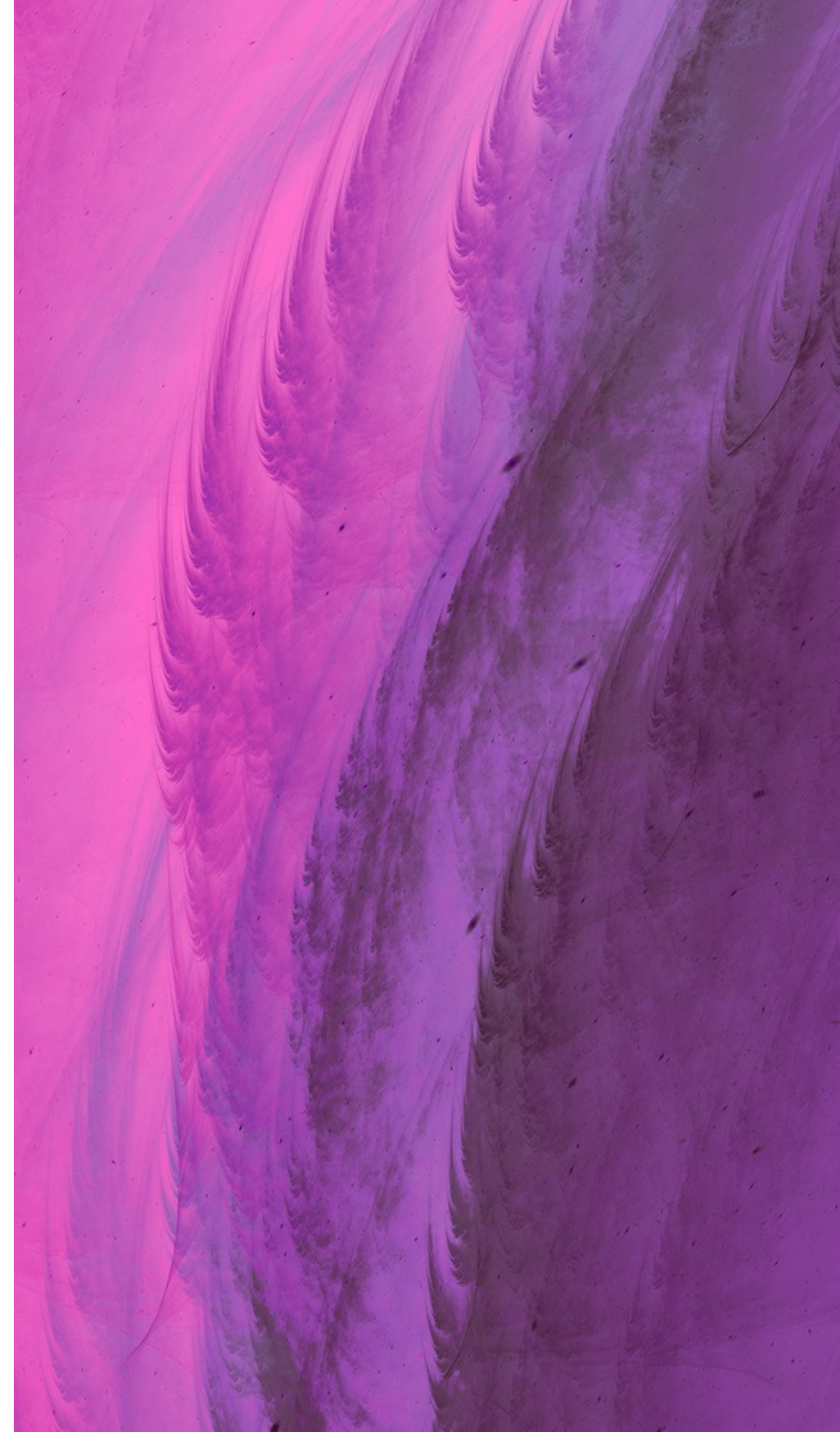


Planning without Numbers

Francesca Rea, CFP®
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November 13, 2021



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ASSANTE
WEALTH MANAGEMENT

AGENDA

Mental Barriers Women Face

Why Financial Planning?

Value of Advice

Six Pillars of Financial Planning

Your Happiness Portfolio

MENTAL BARRIERS



LACKING CONFIDENCE - *“WHAT IF I MAKE THE WRONG DECISION?”*

NERVOUS - *“WHAT IF I MAKE A MISTAKE?”*

LACKING TIME - *“I HAVE OTHER PRIORITIES”*

CONFUSED - *“TFSA, RRSP, RESP, DIVIDENDS, WTH?”*

DELAYING - *“I’LL DO IT NEXT YEAR — WHEN I MAKE MORE MONEY/ I’M NOT IN DEBT”*

MONEY ANXIETY – *EITHER HOARDING OR OVERSPENDING*

MYTHS - *“INVESTING IS FOR RICH PEOPLE, SO I’M NOT GOING TO DO IT”*

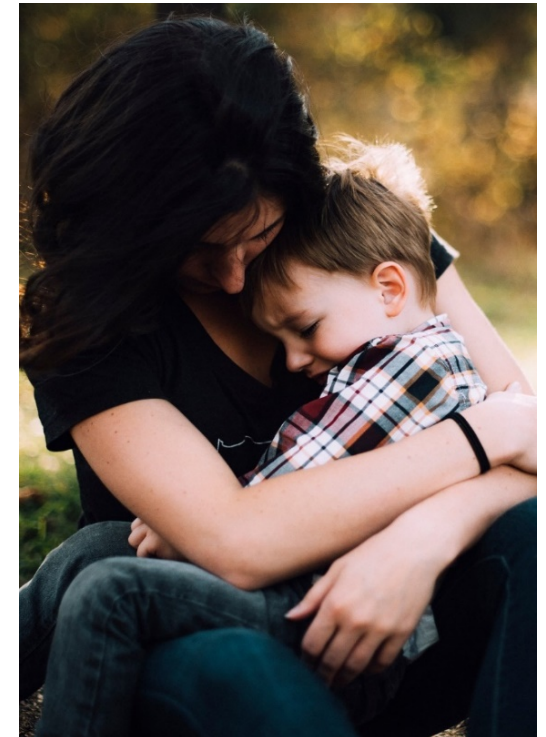
GIVE UP CONTROL - *“SPOUSE/PARTNER KNOWS MORE”*

TABOO - *“SHOULDN’T TALK ABOUT MONEY”*

IT’S A MAN’S WORLD - *“I WON’T BE TAKEN SERIOUSLY” OR “I’LL BE SCAMMED”*

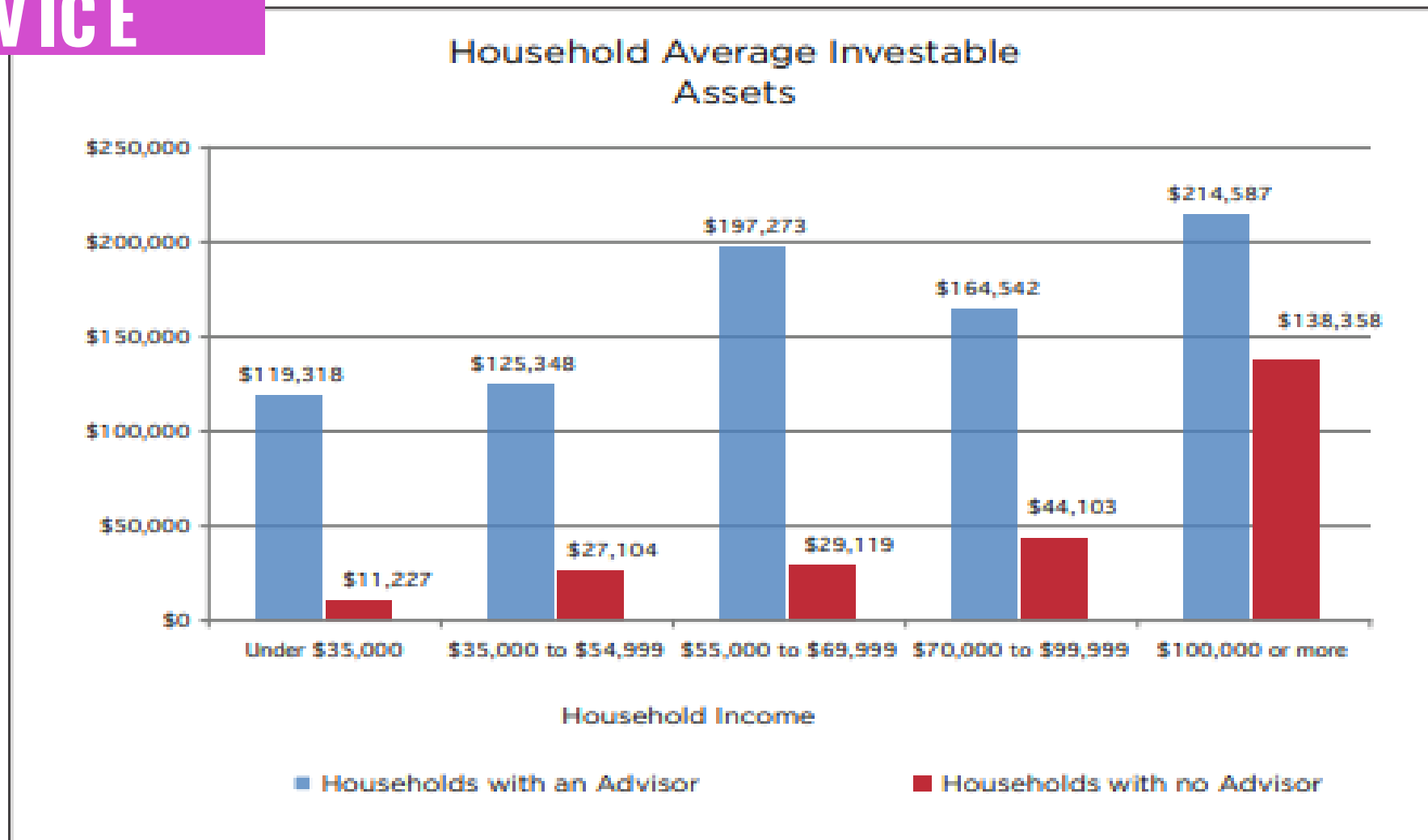
WHY FINANCIAL PLANNING?

- The key to achieving your goals is having a WRITTEN financial plan.
- It helps you to take an objective view of your current financial picture and develop a strategy to reach your goals.
- It addresses your individual needs and personal circumstances.
- Can you do this alone?



THE VALUE OF ADVICE

YWIB



Source: Ipsos Reid Canadian Financial Monitor

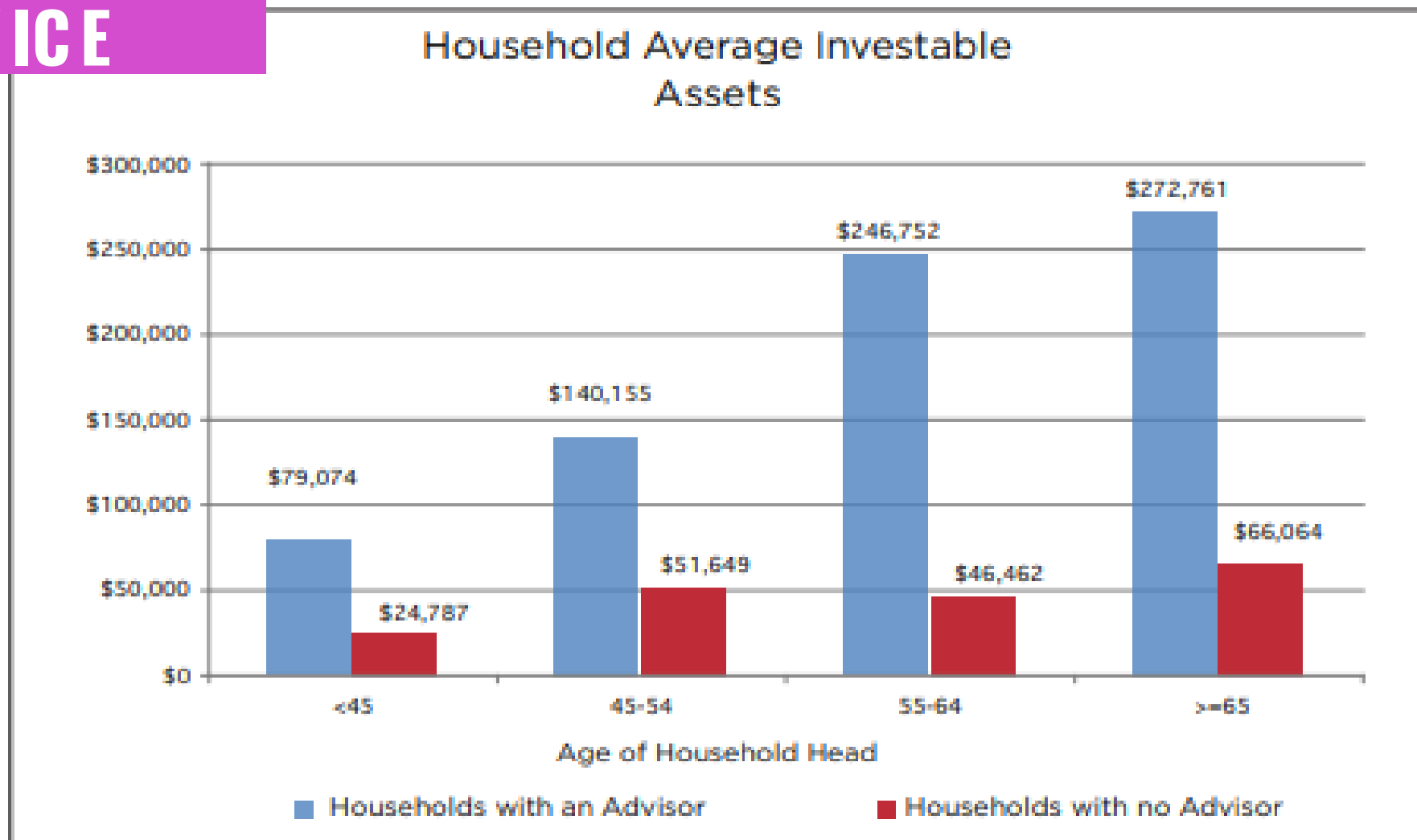


THE WOMEN'S COLLECTION
Financial Literacy Designed for Women

LEARNING
For Impact

THE VALUE OF ADVICE

YWIB



Source: Ipsos Reid Canadian Financial Monitor



THE WOMEN'S COLLECTION
Financial Literacy Designed for Women

LEARNING
For Impact

HOW WOMEN ADVISORS, CLIENTS ARE WORKING THROUGH DISPROPORTIONATE FINANCIAL IMPACT OF COVID-19

HELEN BURNETT-NICHOLS

SPECIAL TO THE GLOBE AND MAIL

PUBLISHED OCTOBER 28, 2021

YWiB

Francesca Rea, a financial advisor at Assante Capital Management Ltd. in Mississauga, has several female clients who work in a range of industries – from marketing to hairdressing to massage therapy – and have been affected financially by COVID-19.

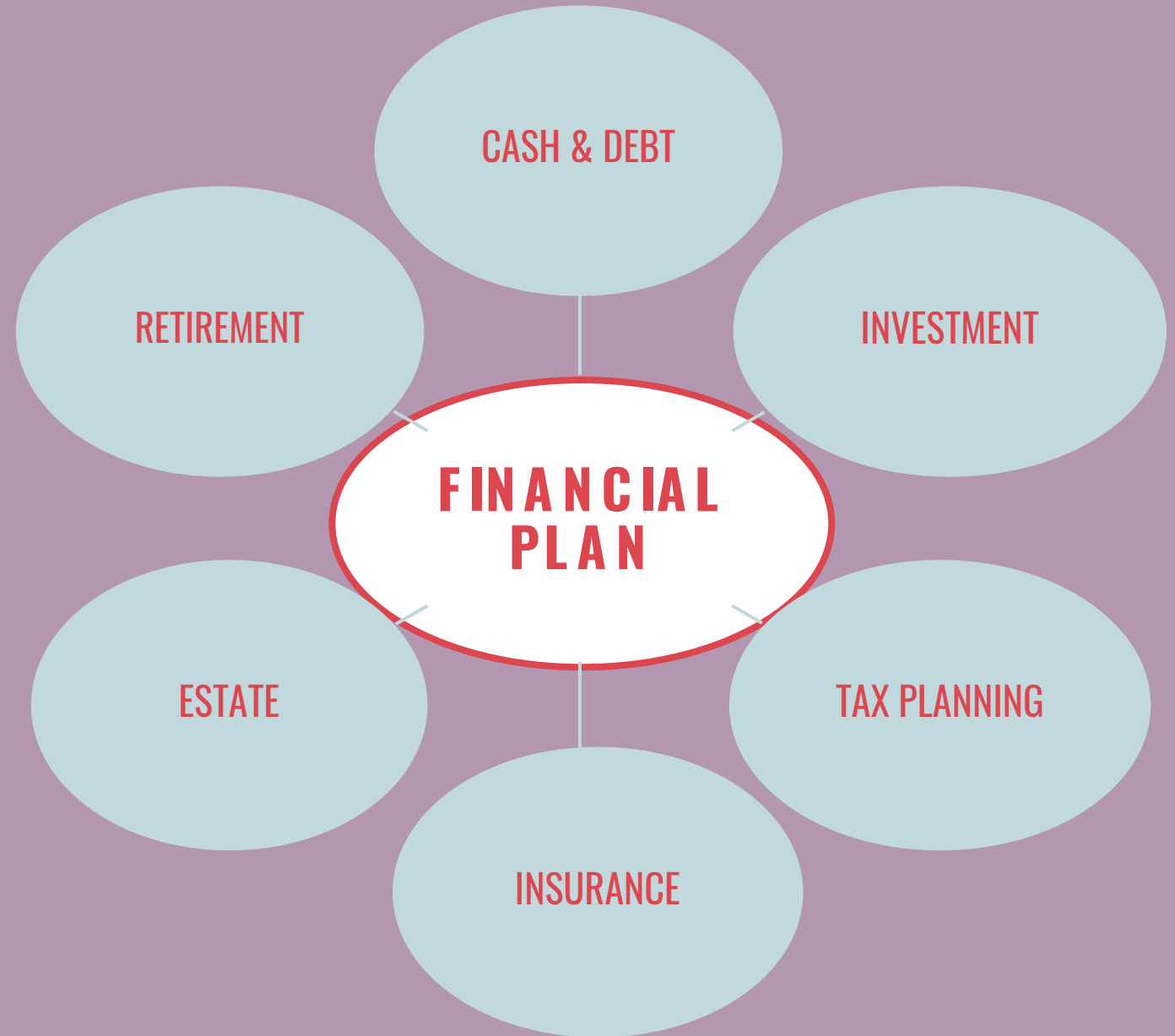
The common thread, she says, is that all have realized the importance of increasing their savings and planning for future “what if” scenarios. Clients have prioritized putting money aside for three to six months’ worth of expenses and paying down outstanding debt over the past few months, either with remaining government grant funds or with other sources of income within their families.

Ms. Rea also says several clients – whether they experienced a job loss or not – were able to save more as a result of not being able to spend money on travel, going out for dinners or events, or even kids’ activities during the pandemic.

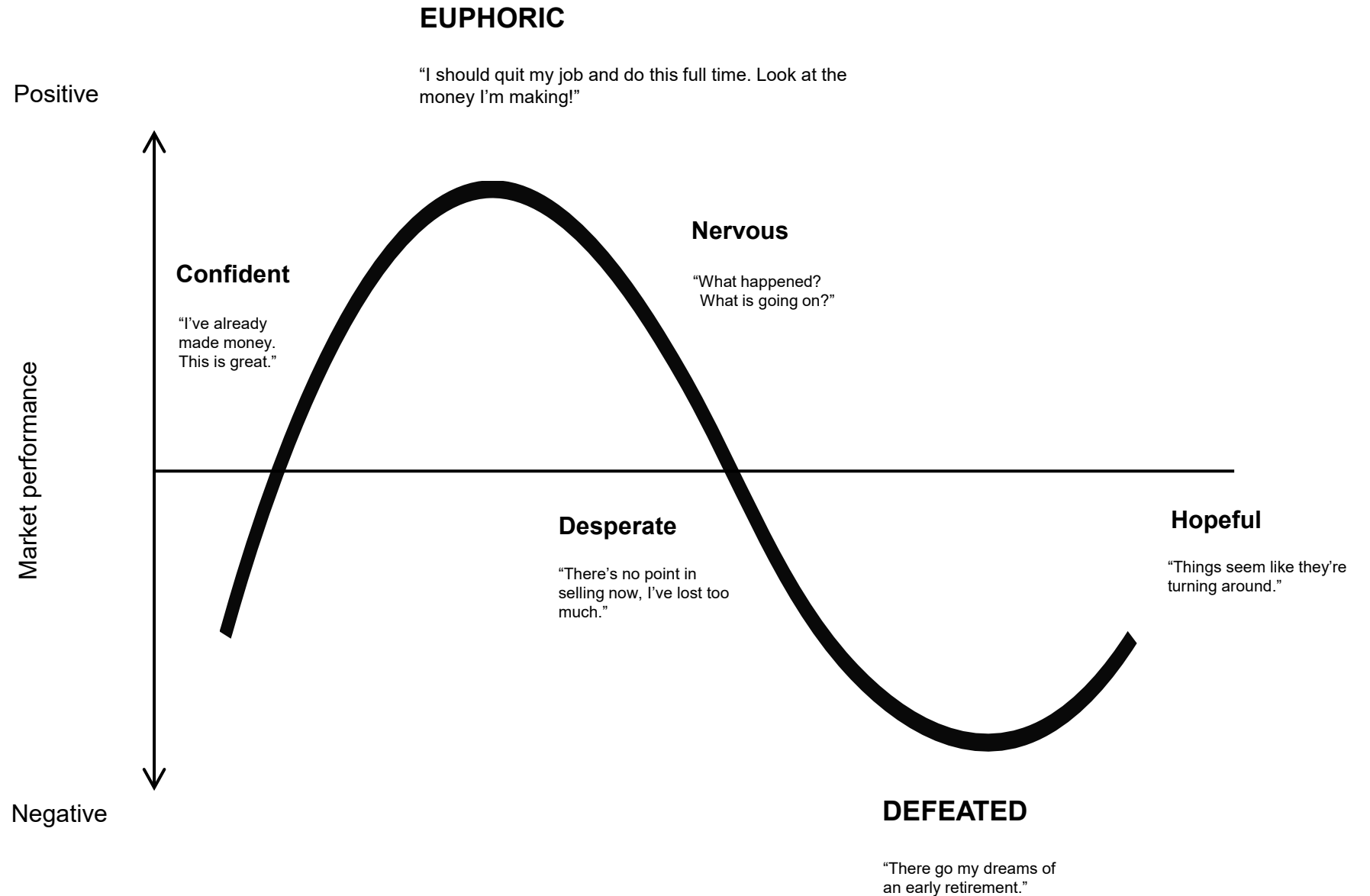
“Now, most of them are at the point at which their business has picked up or reopened and they’re able to start refocusing on their [long-term financial] plans,” she says.

In addition, **Ms. Rea says these clients have also appreciated the support she has provided in navigating the shutdowns and keeping them motivated and focused when they felt it was difficult to do so. “Sometimes, all I am is just a coach, especially during the hard times,” Ms. Rea says**

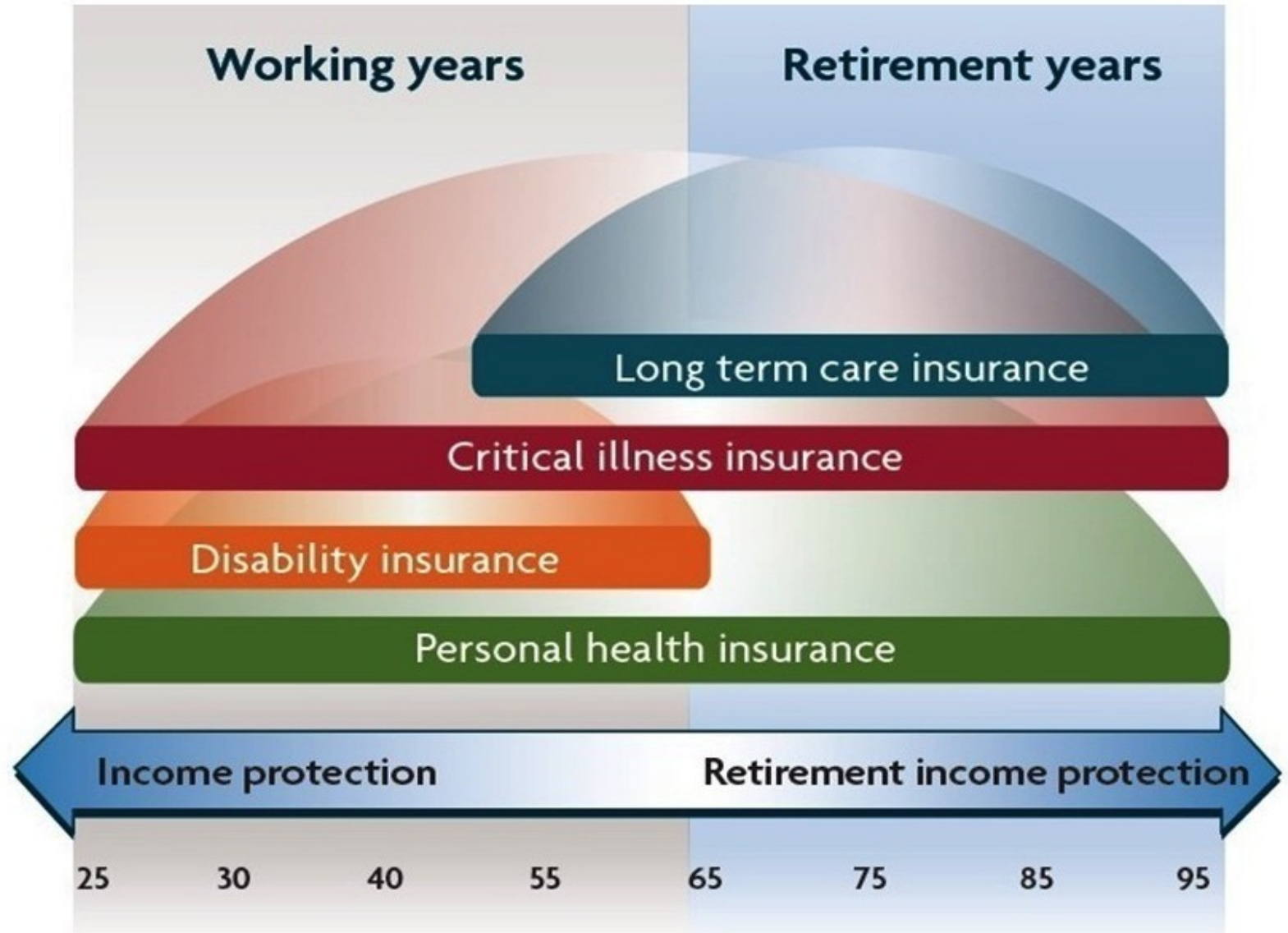
Six Pillars of Financial Planning

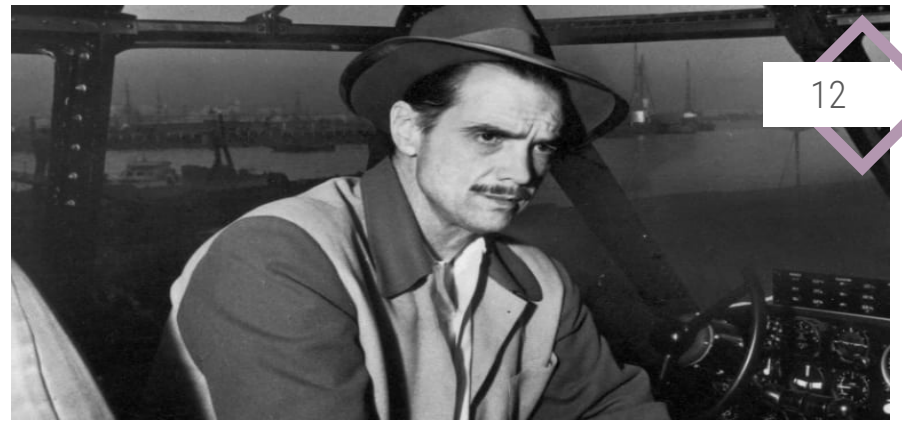


RISK



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Create a vision
and plan to
manage your
other valuable
asset – **TIME**



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647-393-1785

Susan@NextChapterLifestyleAdvisors.com

THIS IS THE MOMENT WHERE EVERYTHING CHANGES

Take control of your
***financial plan &
happiness portfolio***
and *feel GREAT* about it!

*A plan does not limit your
freedom It gives you
freedom!*



Thank you

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Book your 1 hour consultation

<https://calendly.com/frea/thewomenscollection>



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