Turn asset decumulation into asset growth

Milestones Retirement Insights is Canada's leading retirement income insights solution. We empower wealth management firms to enter the rapidly growing retirement decumulation space and grow their assets under management. Our comprehensive retirement planning report takes into account tax minimization, cash flow optimization and insurance insights. This enables advisors to provide in-depth planning advice they could never do before on their own.

Grow AUM with our Risk-Free Trial Offer

To help wealth management firms manage their clients retirement, we're now offering **free access to Milestones Retirement Insights for 45 days, risk-free.**

MILESTONES
RETIREMENT INSIGHTS

One solution. Many benefits.

Wealth management firms can:

- ◊ Grow AUM and cross-sell insurance products
- ◊ Automatically provide retirement income planning at scale via API
- ◊ Attract and retain top advisors by providing best-in-class technology and ongoing training

Advisors can:

- ◊ Accurately create the most tax-efficient withdrawal plans
- ◊ Dramatically reduce the complexity and duration of retirement income planning
- ◊ Clearly demonstrate the value of financial planning advice

Clients can:

- ◊ Quickly answer the most common retirement question: “Are we going to be okay?”
- ◊ Enjoy tax savings to live their dream retirement
- ◊ Feel confident they are drawing down retirement income in the best possible way

Milestones Retirement Insights tax-efficient retirement plan

Milestones Retirement Insights provides a detailed summary of competing withdrawal strategies, a clear breakdown of retirement income, key planning considerations, and long-term financial projections. It is the only decumulation tool on the market that focuses on cash flow and tax optimization to determine the best drawdown strategy. Here’s how Milestones Retirement Insights reveals the tax difference of competing withdrawal strategies.

Best Strategy

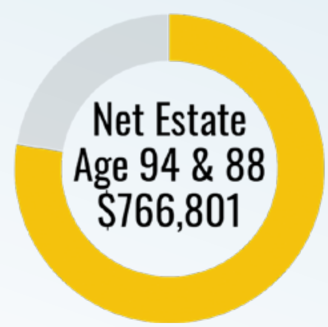
Registered Funds First

Registerd > Non-Registered > TFSA

Runner Up

Non-Registered Funds First

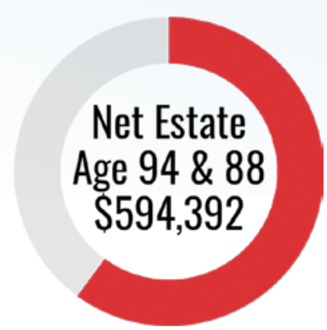
Non-Registered > Registerd > TFSA



2nd Runner Up

Tax Free Funds First

TFSA > Non-Registered > Registerd



MILESTONES RETIREMENT INSIGHTS

Tax savings for clients. Growth opportunities for wealth management firms.

From simple to complex, Milestones Retirement Insights helps clients with their unique situation.

Client Scenario #1

High net worth couple transitioning into retirement

Age	Male: 60 Female: 58
Total assets	$1,000,000 with advisor $1,000,000 opportunity to consolidate
Situation	◊ Wonder if they'll have enough sustainable retirement income ◊ Want to leave an inheritance for family ◊ Multiple income sources (employer pensions, RRSPs, LIRAs, rental properties, inheritances) ◊ Case is too complex to calculate and optimize without Milestones Retirement Insights
Income Goal	$120,000 annual retirement income
The plan	$138,200 Annual disposable income **Strategy: Registered Funds first**
Total tax savings	$180,000 over 30 years
Advisor opportunity	◊ Recommend consolidating assets to implement the plan ◊ Use the 30-year tax savings to purchase a permanent life insurance policy ($6000 annual premium)
Total advisor compensation	**Year one: $19,000 for advisor** ◊ $10,000 trailer for managing $1,000,000 additional AUM ◊ $9,000 commission from life insurance sale
Client benefit	◊ Confident they'll have enough sustainable annual retirement income ◊ Life insurance: tax-free inheritance of $460,000

MILESTONES
RETIREMENT INSIGHTS

Client Scenario #2

High net worth couple transitioning into retirement

Age	Male: 60 Female: 58
Total assets	$1,000,000 with advisor $1,000,000 opportunity to consolidate
Situation	◊ Wonder if they'll have enough sustainable retirement income ◊ Want to leave an inheritance for family ◊ Multiple income sources (employer pensions, RRSPs, LIRAs, rental properties, inheritances) ◊ Case is too complex to calculate and optimize without Milestones Retirement Insights
Income Goal	$120,000 annual retirement income
The plan	$138,200 Annual disposable income **Strategy: Registered Funds first**
Total tax savings	$180,000 over 30 years
Advisor opportunity	◊ Recommend consolidating assets to implement the plan ◊ Use the 30-year tax savings to purchase a permanent life insurance policy ($6000 annual premium)
Total advisor compensation	**Year one: $19,000 for advisor** ◊ $10,000 trailer for managing $1,000,000 additional AUM ◊ $9,000 commission from life insurance sale
Client benefit	◊ Confident they'll have enough sustainable annual retirement income ◊ Life insurance: tax-free inheritance of $460,000

MILESTONES
RETIREMENT INSIGHTS

Grow AUM with Canada's leading retirement income insights solution

Start your Risk-Free Trial today

Discover how your wealth management firm can create new opportunities for growth with Milestones Retirement Insights. Get **free access to Milestones Retirement Insights for 45 days, risk-free**.

Talk to us

www.milestones-retirement.com

MILESTONES
RETIREMENT INSIGHTS