

Milestones

Retirement Insights



November 2023



01. ABOUT US
our partnerships and customers

02. VALUE PROPOSITION
in the end, what's it all about?

03. THE PROBLEM
the challenges of a changing demographic

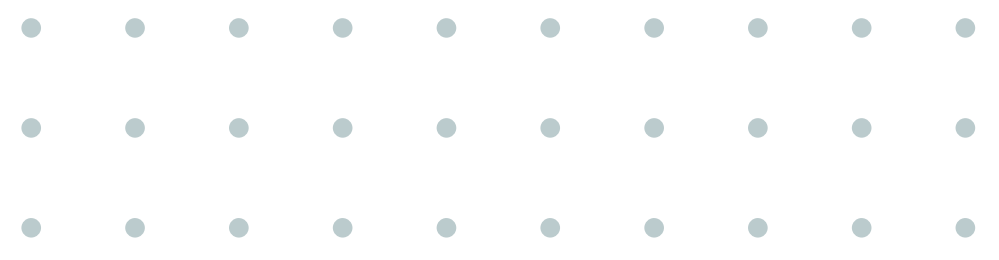
04. THE OPPORTUNITY
a crucial segment of the market is underserved

05. THE SOLUTION
let the math do the talking

06. DEMO & BUSINESS CASES



AGENDA



01. ABOUT US

Our Partners  MILESTONES
RETIREMENT INSIGHTS

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PURΣFACTS

Our Customers

 MACKENZIE
Investments

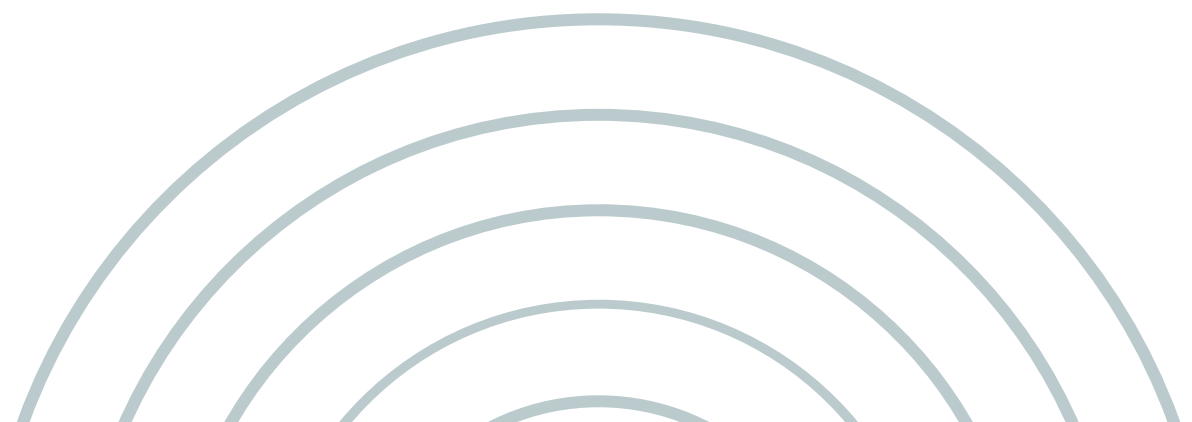
Wealthsimple

 PPI

 PEAK
FINANCIAL GROUP

Purpose
INVESTMENTS

 GRYPHIN
ADVANTAGE





02. VALUE PROP

Lead generation using retirement
& estate planning insights.

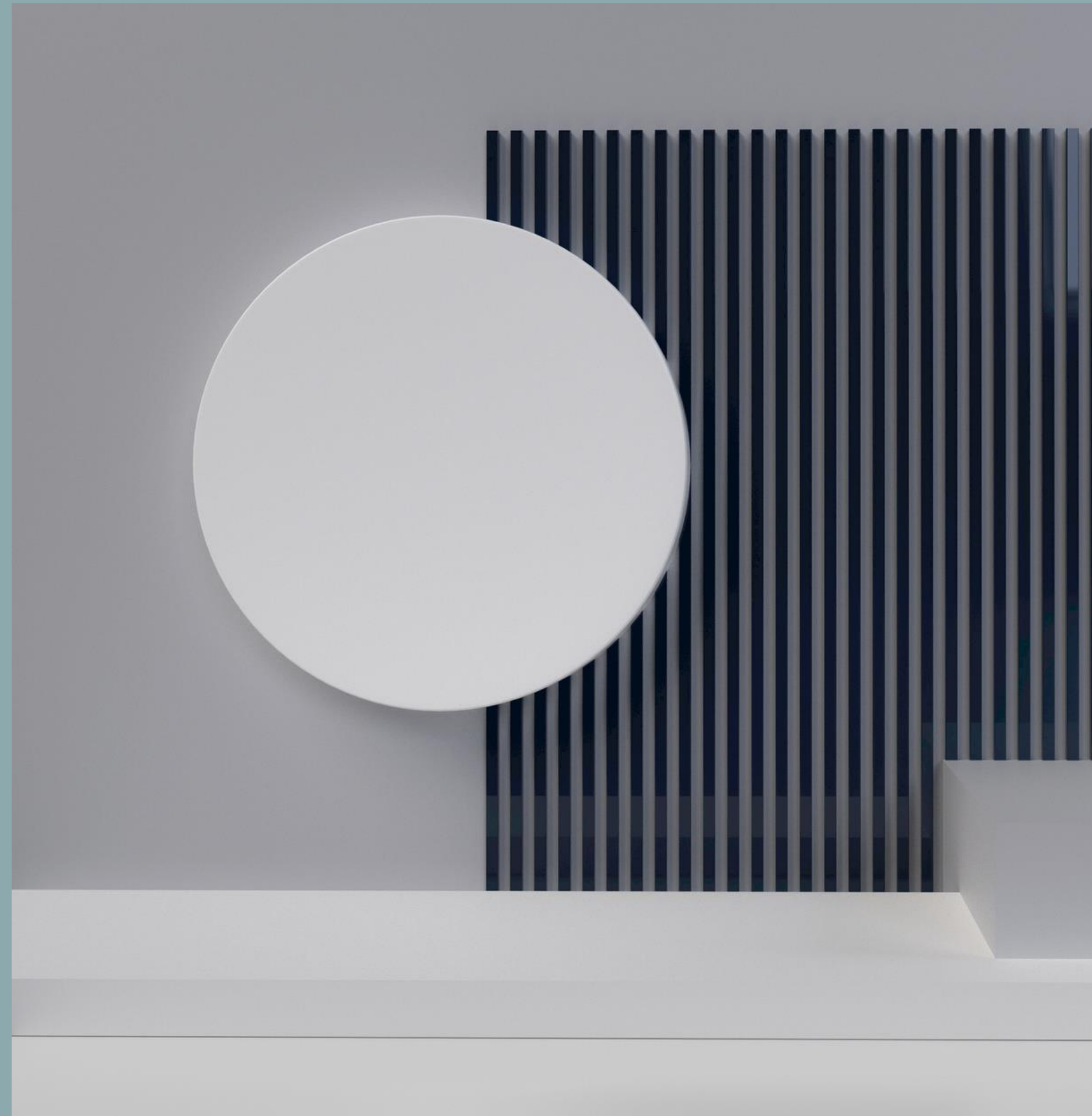


03. THE PROBLEM

Retirement is a core goal of financial planning and firms are struggling to help the aging demographic to transition into the more complex income phase, resulting in turnover and missed opportunity.

Since the 1960s and 1970s, the whole financial advice industry has been focused on addressing one primary question from clients...

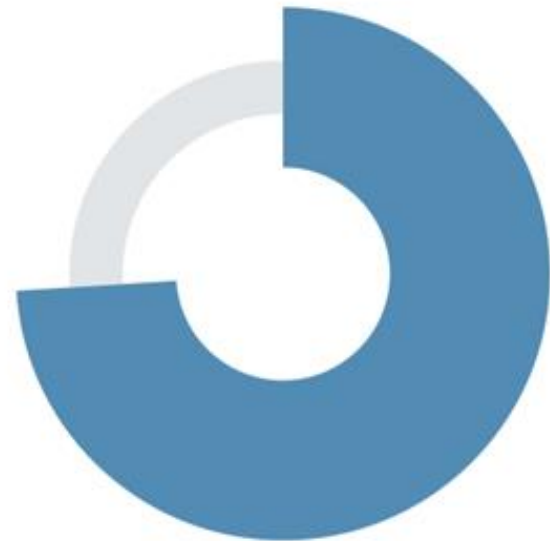
“How much money will I need to retire?”





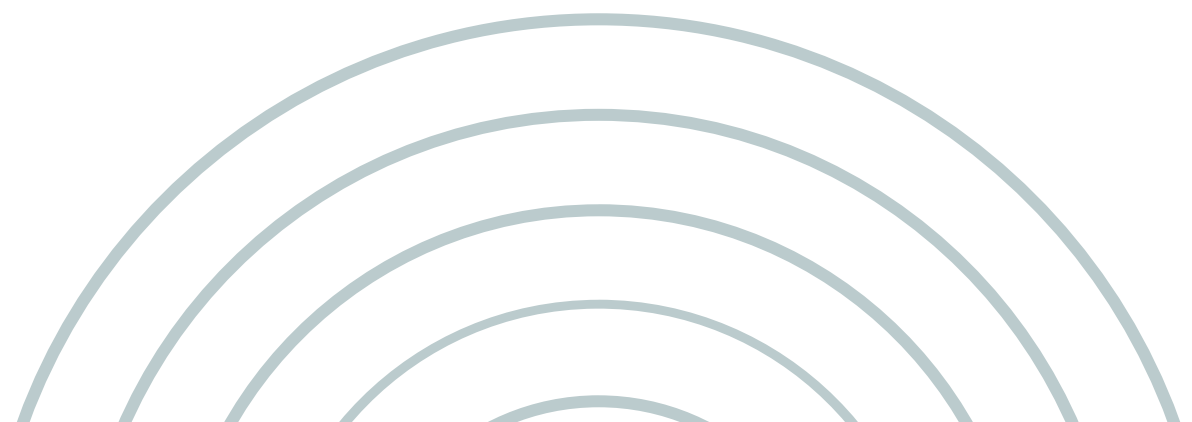
48%
Retired Canadians
worry they'll outlive
their savings

Today, those same clients
now have a different primary
concern.



74%
Not yet retired
Canadians worry

**“Will I have enough money
to live and enjoy my
retirement?”**

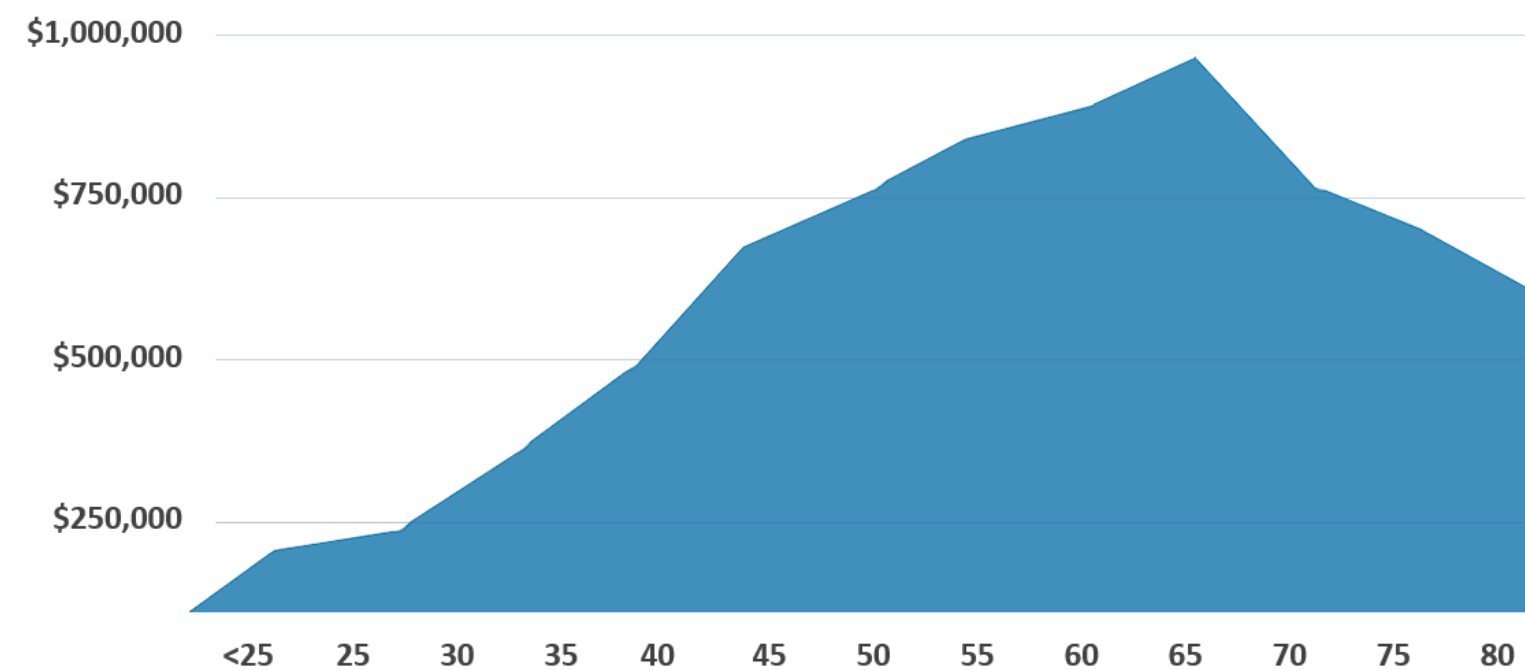


04. THE OPPORTUNITY

The industry has done a great job growing the net worth of Canadians.

So much so, that the net worth of the average retiring household has grown to nearly \$1,000,000.

Average household wealth in Canada by age group



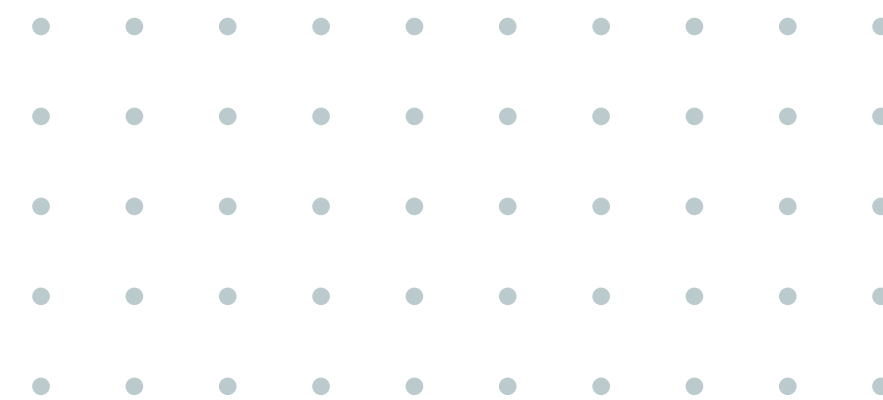


05. THE SOLUTION

A white labelled lead generation device serving the enterprise, not individual advisors.

A prospecting tool that encourages asset consolidation by identifying the tax savings of alternative decumulation scenarios.

Cross-sell wealth, life insurance, and annuity products when appropriate with the leads generated.



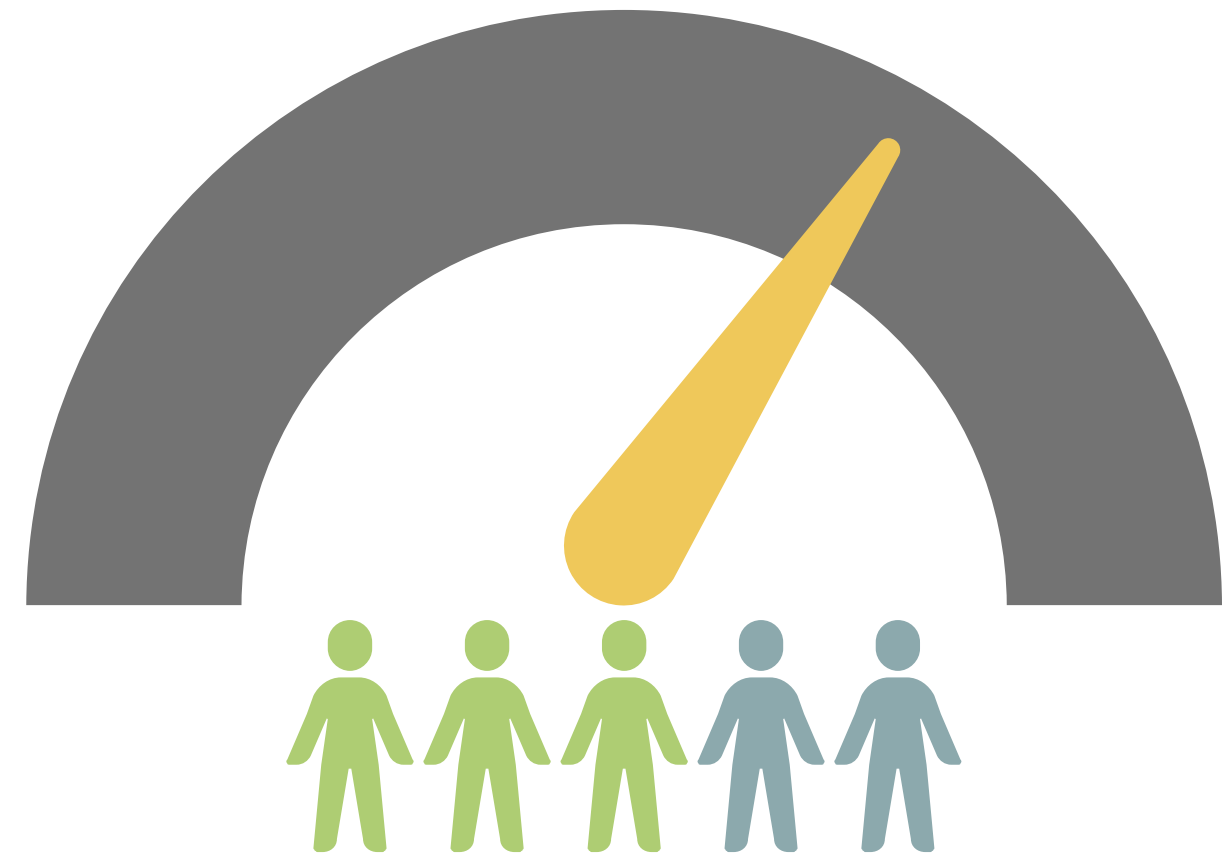


**06. DEMO &
BUSINESS
CASES**



BUSINESS CASE –PPI Wealth Advisor

1 advisor
24 reports
5 meetings
3 cases closed
New AUM \$3M



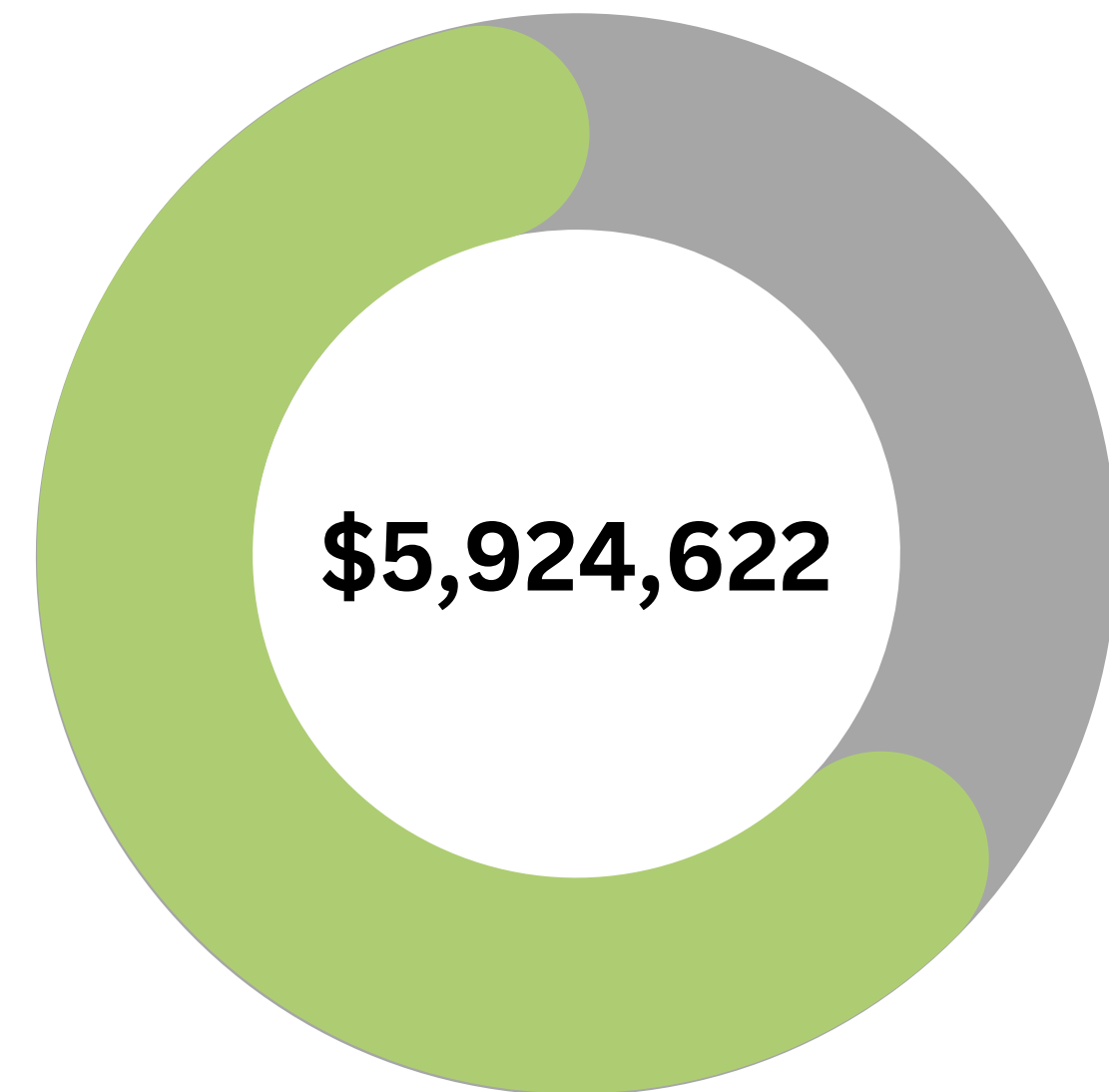
BUSINESS CASE –Insurance Advisor

FRANK & JENNIFER WELLINGTON
SOLVE FOR DESIRED INCOME: \$120,000
INVESTOR PROFILE – BALANCED 5%

ASSETS:

\$979,000 RRSP
\$232,000 TFSA
\$317,000 NON-REGISTERED
\$476,000 CORPORATE

NET ESTATE AT MORTALITY



BUSINESS CASE – Insurance Advisor

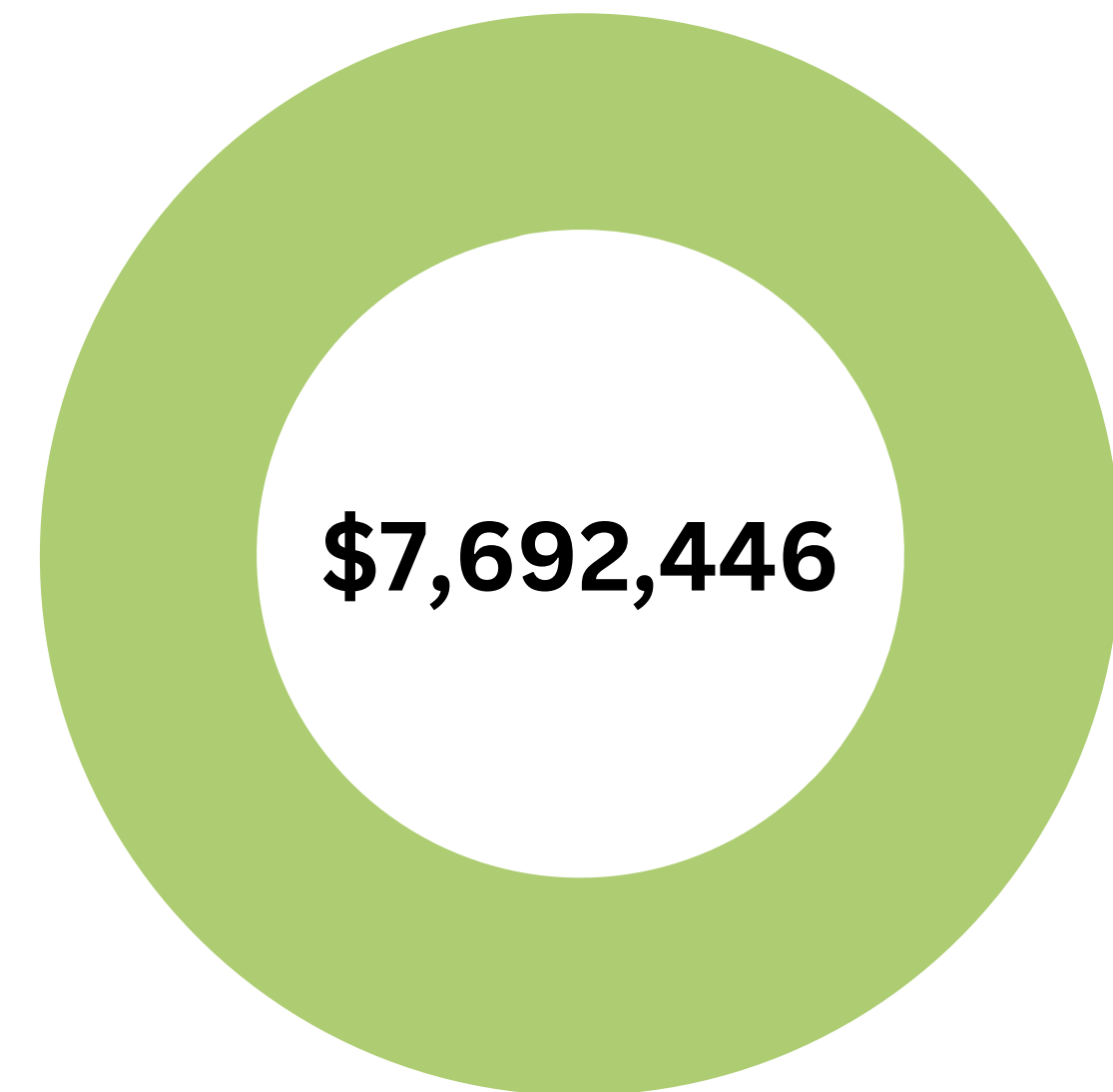
FRANK & JENNIFER WELLINGTON
SOLVE FOR DESIRED INCOME: \$120,000
PURCHASE WL PAR: \$40,000 ANNUAL
PREMIUM

INVESTOR PROFILE – BALANCED 5%

ASSETS:

\$979,000 RRSP
\$232,000 TFSA
\$317,000 NON-REGISTERED
\$476,000 CORPORATE

NET ESTATE AT MORTALITY



30% INCREASE IN NET ESTATE ASSOCIATED
TO THE PREFERRED TAX PROPERTIES OF
WHOLE LIFE PAR INSURANCE

BUSINESS CASE– Mackenzie Private Wealth Counselor

Use Case

- A Canadian Investment Fund Manufacturer supplies their internal private wealth team with Milestones Retirement Insights planning solution.
- The private wealth team leveraged Milestones Retirement Insights to support an advisor in competition with another firm to win new business, promoting their mutual fund shelf in the process.

The Situation

- The private wealth team is asked to support an opportunity in partnership with an advisor, who in this case was an IIROC brokerage team.
- The advisor in this case was up against a competing fund manufacturer from a product supplier perspective.
- The goal was to shift the conversation away from just products, fees and performance and focus instead on client needs and the appropriate outcome.

The Prospective Client

- Single female
- Age 70
- Living in the province of Alberta
- High net worth prospect

The Key Issues Important to the Client

- Guidance regarding the implementation of a retirement income plan.
- Minimizing tax, specifically the instances of OAS clawback.

BUSINESS CASE– Mackenzie Private Wealth Counselor

The Result

With retirement income planning identified as a key differentiator, the new business was won. They received the full \$1.8M over two instalments.

\$1.8 million

in capital assets broken up as follows



Based on a mutual fund MER of 1.75% this represents an annual recurring revenue of approximately \$14,400 to the fund manufacturer, and \$17,100 to the advisor and their distributor.