Emeritus

Retirement Income Specialists

2015
Media Kit

emeritusfinancialstrategies.com

ABOUT

Emeritus Financial Strategies

Today, Emeritus clients are working with our highly trained specialists and proprietary C^3 Retirement Income Planning Process to gain clarity around what life choices are possible in the years ahead. In the process, they gain confidence in their ability to fund their life plan. They also benefit from the significant financial rewards that accrue by strategically "converging" their life plan with their investment plan.

There is not another planning process that allows people to assess future options, avoid expensive mistakes, test financial readiness, optimize cash flows, minimize taxes and mitigate the ruinous risks inherent in later life stage investing. From formulating your life plan and test driving your desired outcomes through the comprehensive C^3 Retirement Income Planning process you are benefitting from the most powerful tools in the industry.

The financial benefit of this disciplined process is significant and for most clients is measured in the hundreds of thousands of dollars.

Doug Dahmer, CEO & Founder

Doug Dahmer is the CEO & Founder of Emeritus Financial Strategies and the creator of the C^3 Retirement Income Planning Process. He is passionately committed to solving the unique challenges and issues facing baby boomers as they prepare for a retirement which is being redefined.

Over his 20+ year career in the financial planning industry, Doug has become an expert in both the financial and non-financial aspects of planning for the second half of life and he has an extensive understanding of tax planning. Prior to his career in Financial Planning, Doug spent 16 years in senior management positions of several well known corporations focused in the area of strategic business planning.

Doug holds an Honors Bachelor of Business Administration from Wilfred Laurier University and a Masters of Business Administration Degree from York University. He is a Certified Financial Planner (CFP) and is also a qualified member of the Society of Trusts and Estate Practitioners (TEP).

SERVICES

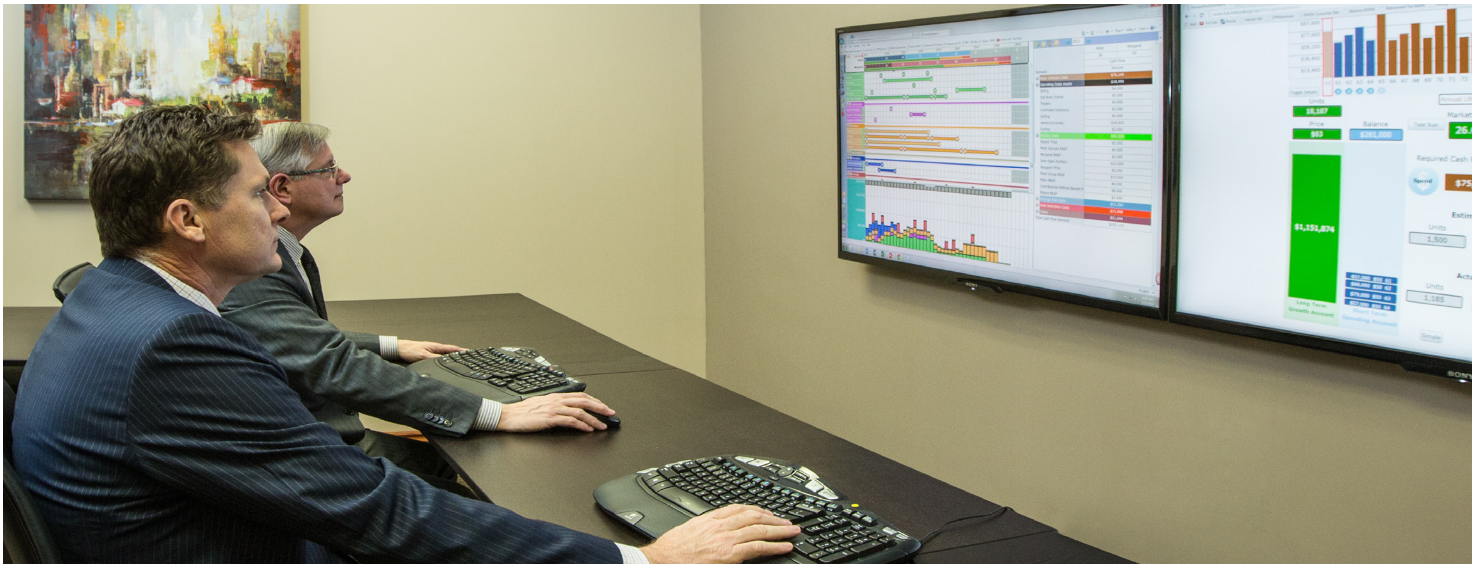
Overview

Ideally, the process for building the appropriate retirement income structures begins early. At age 50, the planning process starts to take greater priority as focus switches from saving to converting assets to income. Advanced timing starting 8-10 years before actually retirement can yield significant financial benefits.

For those who are already retired, the good news is that it is not too late. Hopefully you are already achieving success in retirement, and we can help make it better. If mistakes were made, some can be corrected and there are almost always benefits that can be amassed through in depth planning and strategy.

Retirement Income Specialists at Emeritus have been thoroughly trained in applying our disciplined C^3 Process & take full advantage of our supporting tools. Clients can anticipate enjoying a superior retirement income stream when it is called upon, and have a clear understanding of the financial magnitude of the savings and / or benefits that accrue as a result of our advice. Our experience is that this amount is usually in the magnitude of hundreds of thousands of dollars.

- Retirement Income Planning
- Retirement Planning
- CPP & OAS Optimization
- Estate Planning
- Financial Planning
- Business Investment Services
- Tax Planning
- Retirement Planning Software
- Cash Flow Planning
- Education Planning & RESP's
- Insurance



FAQ'S ABOUT CPP

Who is eligible?
Anyone who has made at least one contribution to the Canada Pension Plan can claim a government pension.

How much will I get?
The primary determinants of the monthly benefit you receive once you start to collect CPP are the amounts you contributed on an annual basis, the frequency of contributions between ages 18 & 65, and the age you start to draw benefits.
As of January 2015 the maximum monthly benefit at age 65 was $1,065. If you take your pension after age 65, your monthly payment amount will increase by 0.7% for each month of delay up until age 70. Starting your benefits before age 65 carries a penalty of 0.58% for each month early from 2015 and 0.60% for each month early starting in 2016. Once all factors (penalties & bonuses and total contributions), the average Canadian is receive around 50-60% of the maximum benefit. In our experience, the typical professional or executive can expect a CPP income of around 75% of the maximum before giving consideration to any bonus or penalty adjustments.

How do I get my projected CPP income for age 65?
An estimate of what your projected CPP income will be at age 65 is available from Services Canada when you request your statement of contributions. Your request can be made online, over the phone, or via printed form. For more detailed instructions on apply for your statement of contributions please click on this link.

When did the rules change?
The rules that determined the monthly amount you receive in retirement remained unchanged from 1965 through to 2012. Until the end of the year 2012 you were only penalized for starting the benefit early. In other words each individual had a total of 61 possible start date options (the months between your 60th and 65th birthdays inclusive). From 2012 the penalty for taking CPP increased (and has continued to increase). From 2013 however there was a bonus paid for every month beyond your 65th birthday you chose to defer your CPP benefits. This increased the number of start date choices to 121 for each individual. Note there is no financial benefit in delaying taking your pension after age 70.

How does widow's allowance (also called survivor benefits) work?
Upon the death of the first spouse, the surviving spouse is entitled to a widow's allowance. In addition to the total combined CPP benefits being capped at the maximum CPP benefit, the value of the survivor benefit is calculated as a function of the survivor's age, the benefit entitlement of the deceased spouse, and the survivor's own CPP allowance. The basic formulas that determine the value of the widow's allowance are:

- 60% of the deceased spouse's benefits if the survivor is 65 or older
- 37.5% of the deceased spouse's benefits plus a flat rate benefit if the survivor us under 65

The calculations become more complex as you take in to consideration the bonus and penalties accrued, if the survivor is under age 45, entitled to their own CPP benefits, divorced, or eligible for CPP disability benefits.

How are CPP benefits taxed?
CPP benefits are taxed in the same fashion as employment income, pension income, and RRIF withdrawals.

PRESS & CONTENT

Features

Optimizing your CPP is no trivial exercise - by Jonathan Chevreau, published September 28, 2015, National Post

Robo Advisors - A Brave New World? featured on The Chicago Financial Planner blog, published January 24, 2015

Don't Fall into the RRSP 'tax trap'- by Simon Avery, published January 15, 2015, The Globe and Mail

Decumulation Resources for Retirees - by Jonathan Chevreau, published December 17th, 2014 at moneysense.ca

Canadian Business Journal - published March 2014

Popular Blog Posts

Easy Money Most Canadians Miss- published September 30, 2015

Canada Pension Plan Optimization - published September 14, 2015

Retirement Income Specialists - A Rare Bird to be on the Lookout For
published August 18, 2015

The Financial Plight of the Surviving Spouse- published May 13, 2015

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