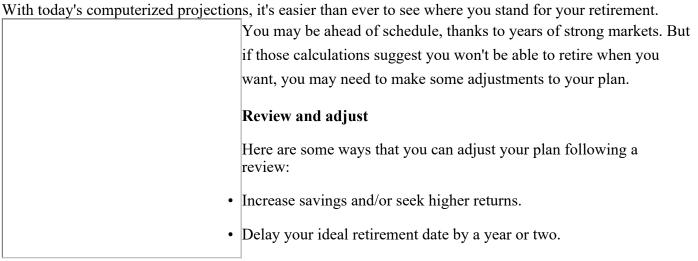
Your Employee and Family	Assistance Program	is a support servi	ce that can help y	ou take the firs	st step
toward change.					

Retirement planning: when will you be able to retire?



- Factor in some part-time work as a retiree.
- Consider simplifying your lifestyle plans. Statistics Canada reported recently that the average middle class person retired on 54 per cent of pre-retirement income, not the standard 70 per cent that most people assume.

Additional pension considerations

When it comes to your pension, be sure to consider these issues:

- Given the current economic outlook, what are reasonable assumptions for long-term investment returns and inflation?
- Is your life expectancy assumption reasonable? On average, Canadians are living longer than ever. Have you or your spouse developed any major medical concerns?
- Does your plan adequately meet your needs for estate management?
- Recent years have brought income tax cuts for many people. How does that affect your plan?

Remember, retirement planning is not a one-time event. It is important to revisit your projections every few years—even annually if you're within 10 years of retirement.

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