Agenda

1. Welcome
2. About the Plan
3. Investment Options
4. Your Responsibilities
5. Options at Retirement
About the Plan

Regulators:
- British Columbia Financial Institutions Commission (Pension Benefits Standards Act)
- Canada Revenue Agency (Income Tax Act)
Pension Contributions

**Employee:**
- 5% up to YBE
- 3.2% between YBE & YMPE
- 5% above YMPE

**Employer:**
- 10% up to YBE
- 8.2% between YBE & YMPE
- 10% above YMPE

Defined Contribution Pension Plan

Year’s Basic Exemption (YBE) for 2018 = $3,500
Year’s Maximum Pensionable Earnings (YMPE) for 2018 = $55,900
Board of Trustees

Appointed by the UBC Board of Governors

Mr. Joost Blom, Chair
Professor, Faculty of Law
Term expires: December 31, 2020

Dr. Joyce Boon
Associate Professor Emerita, Biology, UBC Okanagan
Term expires: December 31, 2020

Dr. R. Kenneth Carty
Professor Emeritus, Political Science
Term expires: December 31, 2018

Elected by Plan Members

Dr. Joy Begley
Associate Professor, Sauder School of Business
Term expires: December 31, 2021

Dr. Lorenzo Garlappi
Associate Professor, Sauder School of Business
Term expires: December 31, 2021

Dr. Joanne Emerman
Professor Emerita, Cellular & Physiological Sciences
Term expires: December 31, 2018

Dr. Robert L. Heinkel, Vice-Chair
Professor, Sauder School of Business
Term expires: December 31, 2019

Mr. Vijay Verma
Researcher Emeritus, TRIUMF
Term expires: December 31, 2019
Plan's Mission Statement

The main purpose of the Plan is to provide a well-managed, cost-effective retirement plan, designed to assist members in meeting their financial responsibilities, both leading up to retirement and, if the member chooses, through retirement.
Plan Considerations

- Lower risk through broad diversification
  - 12 Managers
  - 14 Mandates
- Provide flexibility regarding contribution, investment, retirement and withdrawal options
- Low cost
- High level of member service
- One part of member’s overall retirement plan
2016 Statistics

Number of Members as at December 31

The number of retirees in the Plan has more than doubled since 2006. “Active” refers to eligible plan members who are currently employed by UBC or other participating employers, and “Deferred” refers to members who are no longer employed but have chosen to leave their pension funds in the Plan.
Market Value of the Funds for last five years

All figures as at December 31

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Balanced Fund</td>
<td>$1,246,829,399</td>
<td>$1,432,622,204</td>
<td>$1,587,262,145</td>
<td>$1,655,735,859</td>
<td>$1,749,754,369</td>
</tr>
<tr>
<td>Bond Fund</td>
<td>$78,343,673</td>
<td>$53,817,936</td>
<td>$57,369,657</td>
<td>$50,718,051</td>
<td>$55,511,439</td>
</tr>
<tr>
<td>Canadian Equity Fund</td>
<td>$106,331,985</td>
<td>$126,022,267</td>
<td>$133,862,533</td>
<td>$125,471,482</td>
<td>$157,985,095</td>
</tr>
<tr>
<td>Foreign Equity Fund</td>
<td>$45,873,527</td>
<td>$79,281,556</td>
<td>$95,616,095</td>
<td>$126,230,452</td>
<td>$124,615,404</td>
</tr>
<tr>
<td>Short Term Investment Fund</td>
<td>$51,364,549</td>
<td>$41,860,713</td>
<td>$38,246,438</td>
<td>$34,407,793</td>
<td>$31,456,062</td>
</tr>
<tr>
<td>Guaranteed Investment Certificates*</td>
<td>$14,980,211</td>
<td>$14,510,620</td>
<td>$14,948,646</td>
<td>$16,616,001</td>
<td>$19,680,631</td>
</tr>
<tr>
<td>Total Market Value of Funds</td>
<td>$1,543,723,343</td>
<td>$1,748,115,296</td>
<td>$1,927,305,514</td>
<td>$2,009,179,637</td>
<td>$2,139,003,000</td>
</tr>
</tbody>
</table>

*GICs were introduced into the FPP in May of 2012
FPP Annual Report

Visit our website:

faculty.pensions.ubc.ca

Under *Plan Governance*,
click *Annual Reports & Financial Statements*

2017 Annual Report will be available April 2018
What If...

- I take a leave of absence
  - Paid
  - Unpaid
  - Consult the HR benefits website for details, http://www.hr.ubc.ca/wellbeing-benefits/benefits/details/

- My marital status changes

- I need to change my beneficiary designation
What If...

- I am totally disabled before retiring
- I pass away before retiring
- I change jobs
  - appointed to an eligible position
  - appointed to a non-eligible position
- I leave the university before retirement
- I need to update my mailing address
Am I able to…

- Make voluntary contributions?

Yes, if you have room

- Sign into your account online
- Under Requests
- Select Contribute
- Submit a Voluntary Contribution Form by campus mail or email to fpp@hr.ubc.ca
- For details visit faculty.pensions.ubc.ca. On the Home page, under For Plan Members, click Learn More and then under Quick Links click on Voluntary Contributions.
Contribute

FPP contribution estimator

This tool will estimate your required and voluntary contributions to the Faculty Pension Plan (FPP) and if applicable, the UBC Supplemental Arrangement for the current tax year. The results provided by this estimator assume you are enrolled in the plan for the full calendar year.

Contributions made during your last pay period may not yet have processed on the Sun Life recordkeeping system. Your year to date contribution amounts may not include the latest contributions.

Salary details

<table>
<thead>
<tr>
<th>Contribution year</th>
<th>201X</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual pensionable earnings $</td>
<td>$</td>
</tr>
<tr>
<td>Maximum FPP contributions $</td>
<td>$</td>
</tr>
</tbody>
</table>

Results

<table>
<thead>
<tr>
<th>Yearly amounts</th>
<th>Year-to-date contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Required contributions</td>
<td></td>
</tr>
<tr>
<td>Member required contributions</td>
<td>$</td>
</tr>
<tr>
<td>UBC required contributions</td>
<td>$</td>
</tr>
</tbody>
</table>

**Available room**

<table>
<thead>
<tr>
<th>Year-to-date contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary contributions</td>
</tr>
<tr>
<td>$</td>
</tr>
</tbody>
</table>

You may still have voluntary contribution room available!

Click here to receive verification of your contribution room from the UBC Pension Administration Office and/or to set up payroll deductions for Voluntary Contributions.

[Send Request]
Am I able to...

- Transfer in external registered plans?

Yes

- Registered plans held at an external Canadian financial institution (RRSP, LIRA, LIRRSP)
  - Transfer out fees
  - Application for Direct Transfer of Assets
- Registered Pension Plans from another Canadian employer
Am I able to…

- Take my account balance in cash if I leave the University before retiring?

*Depends*

- Small amount/benefits
- Non-resident
Cost of Investing

- Management Expense Ratios (MER)
- Manager expertise, research, custodial charges, operating expenses, etc.
- How are these fees charged?
- Article:

Regardless of where you invest your money (your workplace plan, a financial institution, an investment dealer or mutual fund company), you will likely pay fees for the products and services that you receive. Fees have a significant impact on the value of your investments over time. Lower fees mean that more of your money stays invested and continues to grow.

This article describes the fees paid by members of the UBC Faculty Pension Plan (FPP) and compares them with fees paid for similar investments on a retail basis incurred at financial institutions (generally through mutual funds).
# Impact of Fees

Example: $100,000 @ 6.00% annual return for 20 years

<table>
<thead>
<tr>
<th>Fees</th>
<th>0.50%</th>
<th>1.50%</th>
<th>2.50%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average annual cost</strong></td>
<td>$1,447</td>
<td>$3,977</td>
<td>$6,087</td>
</tr>
<tr>
<td><strong>Net Value after fees</strong></td>
<td>$291,775</td>
<td>$241,170</td>
<td>$198,980</td>
</tr>
</tbody>
</table>
Fund Management Fees

The Fund Management Fees listed cover the costs of operations and investment expertise. They are also subject to applicable sales tax which is not included in the amounts below. See the Notes section listed after the table for a more detailed description of these fees.

Select a plan: FPP Account (FPP)

The Fund Management Fees As Of: 31 Dec 2017

<table>
<thead>
<tr>
<th>Fund</th>
<th>Annualized Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>UBC FPP Balanced Fund</td>
<td>0.47 %</td>
</tr>
<tr>
<td>UBC FPP Bond Fund</td>
<td>0.35 %</td>
</tr>
<tr>
<td>UBC FPP Cdn Equity Fund</td>
<td>0.43 %</td>
</tr>
<tr>
<td>UBC FPP Foreign Eqty Fund</td>
<td>0.57 %</td>
</tr>
<tr>
<td>UBC FPP STIF</td>
<td>0.17 %</td>
</tr>
</tbody>
</table>

Review the my money @ work guide for useful, practical financial information that will help you get the most from your workplace plan.

Notes:
- Fund management fees include, but are not limited to, operating expenses for both the segregated fund and the underlying fund and investment management fees. Investment management fees pay for professional investment managers to select the underlying fund's investments and build the fund's portfolio. These fees pay for keeping records of your account, member servicing costs, and are subject to applicable sales tax. Operating expenses both for the segregated fund and underlying fund, are generally made up of expenses of buying and selling securities for a fund, and any expenses relating to the operation of a fund, including legal, audit, trustee, custodial and safekeeping fees, interest, operating and administrative costs (other than advertising, distribution and promotional expenses), member servicing costs and costs of financial and other reports used by the fund.
Investment Options

Investment Funds
- UBC FPP Balanced Fund
- UBC FPP Bond Fund
- UBC FPP Canadian Equity Fund
- UBC FPP Foreign Equity Fund
- UBC FPP Short Term Investment Fund

and GIC’s
- Sun Life Financial
- Terms - 1 to 5 years
- Redeemable, subject to market value adjustment

Fund rates of return and GIC rates are available by signing in to your FPP account online and selecting Accounts > Investment performance.
Variability versus Returns

- Short-Term Investment Fund
- Bond Fund
- Balanced Fund
- Canadian and Foreign Equity Funds
# Investment Policy Asset Mix

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Balanced Fund</th>
<th>Bond Fund</th>
<th>Canadian Equity Fund</th>
<th>Foreign Equity Fund</th>
<th>Short-Term Investment Fund (STIF)</th>
<th>GICs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canadian Equities</td>
<td>20%</td>
<td></td>
<td>100%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign Equities</td>
<td>30%</td>
<td></td>
<td></td>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate (CAD)</td>
<td>10%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government, corporate and real return bonds</td>
<td>40%</td>
<td>100%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treasury bills and short-term paper</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Assets (Millions) September 30, 2017</td>
<td>$1,811.7</td>
<td>$56.5</td>
<td>$164.6</td>
<td>$135.4</td>
<td>$18.1</td>
<td>$33.0</td>
</tr>
</tbody>
</table>
Diversification
Asset Allocation

Defined:

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, investment horizon and risk tolerance.
Your Responsibilities
Key Strategies

- Determine your investment objective(s)
- Take view consistent with your time horizon
- Take risk consistent with your tolerance
- Take a holistic view, consider your total assets
- Clearly document your strategy
- Asset allocation and rebalancing
- Seek professional advice if necessary
- Keep fees low
Establish the right mix

✓ The right mix depends on your personal profile and objectives

✓ Your profile reflects your age, time horizon, risk tolerance, investment knowledge and financial situation

✓ Optimal mix also reflects market expectations

✓ Consider the nature of the UBC Faculty Pension Plan investment options
Fund Info Sheets

- faculty.pensions.ubc.ca > Investments > Investment Options

- mysunlife.ca/ubcfpp > my financial centre > Accounts > Investment performance
## Sample Life Cycle Investing

<table>
<thead>
<tr>
<th>Age</th>
<th>Asset Mix</th>
<th>Equity %</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-40</td>
<td>Balanced</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>Canadian Equity</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>Foreign Equity</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>75%</td>
</tr>
<tr>
<td>40-50</td>
<td>Balanced</td>
<td>70%</td>
</tr>
<tr>
<td></td>
<td>Canadian Equity</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td>Foreign Equity</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>65%</td>
</tr>
<tr>
<td>50-60</td>
<td>Balanced</td>
<td>90%</td>
</tr>
<tr>
<td></td>
<td>Bond Fund</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>45%</td>
</tr>
<tr>
<td>Over 60</td>
<td>Balanced</td>
<td>60%</td>
</tr>
<tr>
<td></td>
<td>Bond</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Short-Term</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30%</td>
</tr>
</tbody>
</table>

FPP Article: Asset Allocation Choices, page 5
Asset Allocation Tool

Investment Risk Profiler

- Sign into your account online
- Under *Resource Centre*:
  - select *my money tools*
  - *Asset allocation*
- Eight questions
- Five Risk Profiles
- Asset Allocation recommendations
The Investment risk profiler will help you determine your comfort with investment risk and help you choose the investment options that are right for you.

Answer each of the following questions, keeping your objective for this plan in mind.

1. Which statement best describes your comfort level with fluctuations in the value of your investments?
   - I’d be very upset if my investments dropped in value over any period of time.
   - I’m willing to accept a lower, more predictable rate of return as long as fluctuations in the value of my investments are small.
   - I’m willing to accept some fluctuations in the value of my investments as I’m seeking a higher rate of return.
   - I want the highest rate of return possible, and understand the value of my investments can fluctuate significantly.

2. How long will you leave this money invested before you’ll need a significant portion of it for your stated objective?
   - Less than 5 years
   - 5-10 years
   - 11-20 years
   - More than 20 years

3. How likely is it that you’ll need access to a large portion of this money earlier than expected? (E.g. taking early retirement, which is defined by pension legislation and can vary by province).
   - Very likely
   - Somewhat likely
   - Unlikely
   - I won’t need access to any of the money in this plan early.
4. Which of the following pattern of returns would you be most comfortable with? Assume an initial amount of $5,000 invested for 10 years.
   - Your investment grows without losses to $8,100. However, in one of the years the value of your portfolio does not increase.
   - Your investment grows to $10,100 in year 10, but slightly declines in value in two of the years.
   - Your investment grows to $12,400, but significantly declines in value in three of the years and was worth only $3,500 after the first year.

5. With the four results below, how would you invest $10,000?
   - A guaranteed return of $500.
   - The potential of earning $800 but the risk of earning only $300.
   - The potential of earning $1,200 but the risk of earning nothing.
   - The potential of earning $2,500 but the risk of losing $1,000.

6. If your investment dropped in value by 20% in one month, how would you react?
   - I’d cash in my investment immediately.
   - I’d make no changes until the value recovers and then re-evaluate.
   - I’d do nothing. I understand my investments will fluctuate from day to day, but believe they will grow over the long term.
   - I’d invest more while the prices are low.

7. How would you describe your investing personality?
   - I don’t like risk and can only tolerate moderate losses.
   - I’m willing to take some risk and can tolerate one year of poor returns.
   - I can tolerate more than one year of poor returns.

8. Which of the following statements best describes your investment knowledge?
   - I’m a novice investor.
   - I have some knowledge.
   - I have good working knowledge.
   - I consider myself an investment pro.
Your Results

Conservative
- 20% Cash and Equivalents
- 50% Fixed Income
- 15% Canadian Equity
- 10% U.S. Equity
- 5% International Equity

Moderate
- 10% Cash and Equivalents
- 40% Fixed Income
- 20% Canadian Equity
- 15% U.S. Equity
- 15% International Equity

Balanced
- 40% Fixed Income
- 25% Canadian Equity
- 20% U.S. Equity
- 15% International Equity

Growth
- 30% Fixed Income
- 25% Canadian Equity
- 25% U.S. Equity
- 20% International Equity

Aggressive
- 20% Fixed Income
- 30% Canadian Equity
- 25% U.S. Equity
- 25% International Equity
Asset Mix Recommendation

- **Conservative**
  - 40% UBC FPP Balanced Fund
  - 30% UBC FPP Bond Fund
  - 5% UBC FPP Canadian Equity Fund
  - 5% UBC FPP Foreign Equity Fund
  - 20% UBC FPP STIF or GIC's

- **Moderate**
  - 50% UBC FPP Balanced Fund
  - 20% UBC FPP Bond Fund
  - 10% UBC FPP Canadian Equity Fund
  - 10% UBC FPP Foreign Equity Fund
  - 10% UBC FPP STIF or GIC's

- **Balanced**
  - 100% UBC FPP Balanced Fund

- **Growth**
  - 70% UBC FPP Balanced Fund
  - 10% UBC FPP Canadian Equity Fund
  - 20% UBC FPP Foreign Equity Fund

- **Aggressive**
  - 50% UBC FPP Balanced Fund
  - 20% UBC FPP Canadian Equity Fund
  - 30% UBC FPP Foreign Equity Fund

- **Mix by Asset Class**
  - 46% Fixed Income
  - 13% Canadian Equity
  - 17% Foreign Equity
  - 4% Real Estate
  - 20% Cash and Equivalents

  - 40% Fixed Income
  - 20% Canadian Equity
  - 25% Foreign Equity
  - 5% Real Estate
  - 10% Cash and Equivalents

  - 40% Fixed Income
  - 20% Canadian Equity
  - 30% Foreign Equity
  - 10% Real Estate

  - 28% Fixed Income
  - 24% Canadian Equity
  - 41% Foreign Equity
  - 7% Real Estate

  - 20% Fixed Income
  - 30% Canadian Equity
  - 45% Foreign Equity
  - 5% Real Estate
My current portfolio mix:

**Investment mix - chart**

Select a plan to review:
- FPP Account (FPP)

**Investment Mix Summary**

- **International equity**
- **U.S. equity**
- **Fixed income**
- **Canadian equity**

The investment mix summary shows how your assets in this plan are split between major asset classes. The assets within investment options that invest in more than one asset class, such as balanced funds, are allocated to the underlying major asset classes based on their benchmark asset mix.

NOTE: Your actual current asset mix may differ slightly from what is shown above because the percentages here are based on your funds’ benchmark investment mix. Fund investments may differ from the benchmark asset mix.

<table>
<thead>
<tr>
<th>Investment Type</th>
<th>Value ($)</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; equivalents</td>
<td>$ 0.00</td>
<td>0.00%</td>
</tr>
<tr>
<td>Fixed income</td>
<td>$286.20</td>
<td>28.62%</td>
</tr>
<tr>
<td>Canadian equity</td>
<td>$518.60</td>
<td>51.86%</td>
</tr>
<tr>
<td>U.S. equity</td>
<td>$130.10</td>
<td>13.01%</td>
</tr>
<tr>
<td>International equity</td>
<td>$65.10</td>
<td>6.51%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1000.00</strong></td>
<td><strong>100 %</strong></td>
</tr>
</tbody>
</table>

NOTE: The values are subject to verification.
Asset Allocation Changes

- Online by signing in to your FPP account at mysunlife.ca/ubcfpp
- Contact the Sun Life Financial Customer Care Centre at 1-844-UBC-3131 (1-844-822-3131), select option 2
- Daily valuation:
  - Cut-off at 1:00pm Pacific Time
Asset Allocation Changes

- How often can I change my investment allocation?
- Short-term Trading Fee = 2%
- Online warning message:

Short-term Trading

You are moving money out of a segregated fund. If you previously moved money into the same segregated fund within the last 30 days, you may be charged a 2% short-term trading fee. As well, if applicable, the 2% fee will appear here the next business day after your transaction is processed.

Any contributions or withdrawals are exempt from this short-terms trading fee. To see a list of your recent moves, select Accounts > Transaction History. Any changes you have just made will not be saved if you navigate away from this page before clicking Submit.

For more information, see Jargon, the short-term trading Question & Answers and your plan rules.
Portfolio Rebalancing

- Resetting the proportions of each asset class back to their original percentage
- Stay on track
- Keeping your portfolio’s risk in check
- How do I rebalance my portfolio?
  - Move existing funds
  - Change allocation of future contributions
  - Auto rebalancing feature (end on January)
- How often and when should I rebalance my portfolio?
Changing your investments:

UBC Faculty Pension Plan
Account No: 360331234567-02

Change investments

FPP

Plan Summary
Plan: FPP Account (FPP)
Asset Allocation

View/Update: Incomplete You should complete the asset allocation exercise; it will help you understand your risk tolerance regarding your investment instructions.

Automatic Asset Mix Re-balance

You are invested according to a desired asset mix (between e.g. stocks, segregated funds and guaranteed funds). Periodically re-balancing will help maintain this mix. Your current re-balancing instructions are:

- Frequency: Annually
- Contributions: Member: No Employer: No

I want to:

- Both move my money to different funds and change how my future contributions will be invested
- Change how my future contributions will be invested
- Move my money to different funds

View Only:

- See how my future contributions will be invested
Seeking Professional Advice

- Investment and Retirement planning
- Tax planning
- Estate planning
- Debt management
- Knowledge and experience with employee benefit plans
- Assist you in pension decisions in the context of an overall financial plan
- Financial Consumer Agency of Canada website:
  
  **Choosing a financial advisor**

2018 Faculty Pension Plan Forum

Date: Wednesday, May 16, 2018
Time: 10:30am to 1:00pm

Location: Robert H. Lee Alumni Centre

Details and registration information will be in the FPP Newsletter in April.
Retirement…

• Early retirement from age 55
• Mandatory retirement age abolished
• Canada Revenue Agency regulations allows you defer your decision to elect a retirement income option from the Plan until December 1\textsuperscript{st} of the year in which you reach 71 years of age
Options at Retirement

Faculty Pension Plan
Retirement Income Options

Choice and Flexibility

► You may use all or part of your account balance for any of the retirement options

UBC Retirement Income Options:

► Variable Payment Life Annuity (VPLA)
► Non-locked funds: RRIF-Type Payment Account
► Locked-in funds: LIF-Type Payment Account
► Transfer out of the Plan
  □ Purchase External Life Annuity
  □ Non-locked funds: Cash, RRSP, RRIF
  □ Locked-in funds: LIRA, LIF

Retirement Income Estimator:

• mysunlife.ca/ubcfpp
Government Benefits

Old Age Security
- $586.66 per month at age 65
- Residency requirements
- Indexed quarterly

Clawback on OAS Income
- Starting at $75,910
- Ending at $122,843

* OAS payment amounts – January to March 2018

Canada Pension Plan
- Maximum = $1,134.17 per month
- Indexed annually
- Available from age 60
- Split payment with your spouse

* CPP payment amounts – January to March 2018

www.servicecanada.gc.ca
Resources

• Member Services at the UBC Pension Administration Office

• FPP Website: faculty.pensions.ubc.ca

• E-mail fpp@hr.ubc.ca
Resources

- mysunlife.ca/ubcfpp
External Resources

- The Investor Education Fund
  www.getsmartaboutmoney.ca

- The Globe and Mail
  www.theglobeandmail.com/globe-investor/personal-finance

- Financial Planning For Canadians
  https://www.financialplanningforcanadians.ca/

- Choosing a Financial Advisor