

RTR Advisory Group

SUMMER 2010

"YOUR STORY, YOUR VISION, OUR ADVICE"

ISSUE NINE

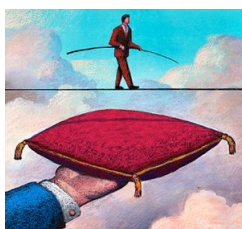


*"Guiding Successful People
Through Life's Realities"*

Risk Management = *"Smart Economics"*

Part of a strong solid financial plan is ensuring you and your family have options when the unexpected happens. There are two components to a financial plan - accumulation and protection.

The accumulation component, made up of RRSPs, TFSAs, RESPs, and other accounts, gets all the hype and attention but it is the protection component that can be the difference



between financial well-being and personal stress and hardship. Depending on your financial position and stage of life, ones need for protection will vary drastically.

The most valuable economic asset we own is our health and ability to earn an income, yet Canadians insure their vehicle, appliances and holidays for more than themselves.

The protection component of ones plan is typically made up of different types of insurance.

Life insurance, critical illness coverage, income protection and long term care coverage are four of the main types of personal insurance that should be given consideration.

Insurance is not a religion or belief, but a simple case of "Smart Economics". Is it smart or practical

to save \$1 million to put aside for "just incase?" No.

Can we look our loved ones or

Just a reminder!

RTR has moved! We are loving our new office and welcome everyone to stop by and say "Hi"! We are located at 11626 - 119th Street NW.



ourselves in the eye and guarantee that we will not get sick, injured or die? No. ... **continued on back**

Community Involvement



At this years Make A Wish Foundations annual golf tournament RTR was a silver sponsor. While Doug, Scott & Jon did the golfing the rest of the gang served up delicious smokies and hurricanes at the 15th hole. Colleen, Doug and the rest of RTR have worked with Make a Wish for a number of years helping grant wishes to children with life-threatening medical conditions to enrich the human experience with hope, strength and joy. If you would like to golf in next years event, call the office to find out how!

Introducing Wendy Marshall!

Wendy started in the financial service industry in 1971 as a customer service assistant with Prudential Insurance Co. of America. Wendy has been with RTR Advisory Group since its inception. Wendy processes life, disability and critical illness applications from start to finish.

During her spare time she enjoys reading, golfing, skiing, gardening and her large extended family.



The Best Greek Chicken BBQ

1/4 cup oil
3/4 cup lemon juice
5 cloves of garlic
2 tbsp oregano
1 tbsp lemon pepper
1 tbsp basil
2 tbsp seasoning salt
1 tbsp pepper
2 tbsp greek pepper



Marinate for at least 1 hour, then BBQ
Chicken thighs taste best but use chicken breasts are great as well!

continued from front...

Protecting ones financial wealth and family is not expensive. But “keeping up with the Joneses” and spending beyond our means has unfortunately trumped financial prudence.

Your advisor at RTR has simple tools to let you know if you are over or under insured.

Book a review of your financial plan today and ensure that you, your family and your years of hard work (your wealth) will be preserved, and that you and your family will have options and choices when it counts the most.

Your Physical Wealth Tip

“Cardiovascular exercise is key to longevity!”

Ask your advisor about how you can get a free trial workout! or call Achieve at [780.451.8002](tel:780.451.8002)



**positive enhancement
for the total body**

RTR Advisory Group wishes you and your family a fun and safe summer!

Best Wishes,

RTR Advisory Group!