



## Life Stage 5 (ages 66+): Post Retirement

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### Things to consider:

As you prepare for and move into retirement, your investing focus shifts from building your savings to managing them. The goal is to ensure that your savings lasts as long as needed and provide you with enough flow to fund your desired retirement lifestyle.

- Transfer RRSP assets to RRIF
- Set up tax efficient automatic withdrawal programs
- Consolidate your accounts with one provider
- Develop an estate plan for the transfer of your wealth
- Help pay for your grandchildren's education
- Philanthropy planning