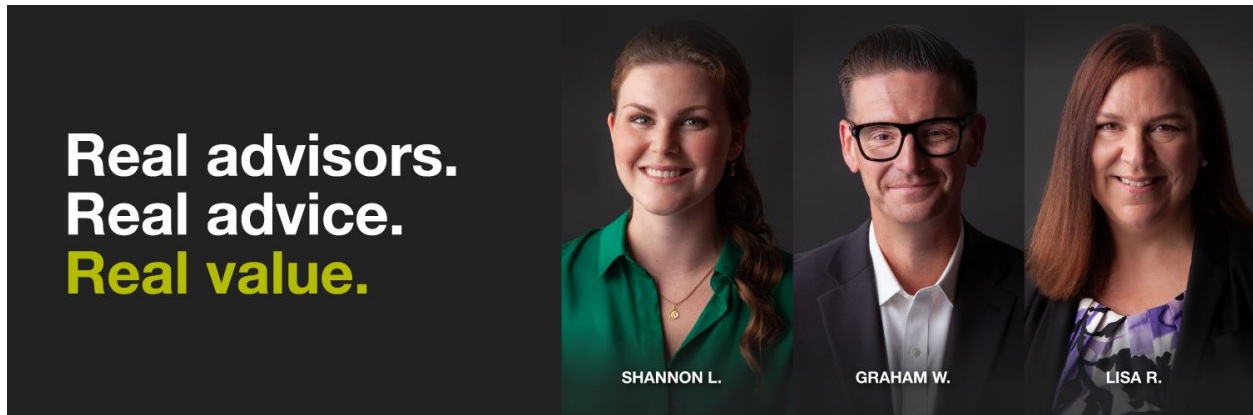


There's advice. And there's educator-specific advice.

The financial specialists at Educators Financial Group® work closely with you to provide customized financial planning advice that gives you the confidence that you will achieve your goals. They focus on issues like how retiring before your 85/90 factor impacts your pension or how to stay on track if you take a 4 over 5.



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- ✓ Trusted by over 16,000 education members and their families to meet their financial goals
- ✓ Clients get a dedicated financial advisor who will get to know your unique financial situation and goals
- ✓ Invaluable educator-specific advice and support on an ongoing basis
- ✓ Annual review and updates to your personal plan as your needs and goals change
- ✓ Gratuity planning, cash flow management, retirement planning, debt consolidation, and more

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* Terms and conditions apply. Minimum \$5,000 investment required in a new RRSP, TFSA, FHSA, or non-registered account. One winner will be selected to win \$1,000. Offer ends March 31, 2024. Visit <https://www.educatorsfinancialgroup.ca/2024-fresh-perspective-contest/> for full terms and conditions.