

## Chasing Away Your Financial Ghosts

Hello Rebecca,

With the leaves turning golden and the air becoming crisp, we find ourselves amid the Halloween season—a time of mystery and images of spooky specters. Whether or not you enjoy the playful frights and festive fun, it's also a reminder to reflect on a different kind of haunting: the uncertainties of your financial future.

Just as children prepare for trick-or-treating with costumes and strategies for collecting the most candy, we too must plan strategically when it comes to securing our financial well-being, especially our retirement. The thought of the future—or lack of preparedness for it—should never be a scare lurking in the shadows. Rather, we can craft a solid plan that gleams like a jack-o'-lantern, illuminating the path to a secure retirement.

Whether you're just starting to save, are at the peak of your career, or contemplating the transition into retirement, now is the time to revisit your financial strategy. Together, we can identify potential risks—financial ghosts, if you will—and ensure they're addressed long before they drift into view.

Like a well-carved pumpkin, let's sculpt a retirement plan that reflects care and attention to detail. Should you find yourself facing any financial monsters or wish for a strategy session, don't hesitate to reach out. Let's aim for a future where your only frights are the fun ones.

Wishing you a festive and financially sound Halloween!



#### Kevin Giffin, CFP CLU EPC

Certified Financial Planner

#### **Full Circle Financial**

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Office: (416) 341-7901 Cellular: (416) 708 - 6229 kgiffin@fullcirclefinancial.ca/ www.fullcirclefinancial.ca/





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