



NEIL & ASSOCIATES NEWSLETTER

MAY 2023

A message from our President Rob Neil

First and foremost I would like to acknowledge everyone who is working hard in Grande Prairie, the Peace Country and throughout northern Alberta to fight the wildfires that continue to consume our province. Thank you for your tireless efforts and dedication to protect our forests, homes and families.

Below are some services and products our firm offers that can assist you in the various stages of your life.

We do full retirement and financial planning to assist you in your planning today and into retirement. We work with accountants and lawyers to ensure that any planning is part of an overall plan.

We offer a broad array of Investment products to match your risk tolerance, while also getting you good returns.

Life Insurance and Living Benefits are excellent to help protect your loved ones, as part of shareholder agreements and to protect your assets from tax erosion.

We also have an excellent team to assist you or your company with employee benefits, group retirement plans or individual plans.

Our team of staff and advisors are here to assist you and provide the service and support you deserve,

I hope you and your families are staying safe and making the most of the nicer days we are having.



Welcome new clients!
Now that you are a part of our
Neil & Associates team, we
wanted to welcome you all to
our quarterly Newsletter! Inside
you will find tips, office updates
and a tasty recipe!



LACRETE OFFICE
GRAND OPENING!!

JUNE 8, 2023
3-5 PM

GRAND
OPENING

Please stop in for coffee, a treat and to say hi! We are looking forward to meeting fellow members of the LaCrete community.

Meet Margaretha!
She is part of our amazing team and the friendly staff member you will meet at our LaCrete office.



Do you need advice on planning for your child's future education?
Contact us today to talk to an advisor!

Retirement Planning Tips

A retirement savings plan is a way of protecting your post-retirement financial lifestyle. However, in recent times, recessions, stock-market declines, housing market bubbles, joblessness, and, most recently, a global pandemic have created a series of challenges for people trying to start, grow, or maintain a retirement savings plan. With all the economic uncertainties, it's natural to wonder if you're doing all you can to protect your retirement nest egg. Taking a back to basics approach can instruct you on how to keep your retirement financial plan on track during uncertain economic times and beyond.

Consider these tried and tested tips that most financial advisors will recommend for a secure and enjoyable retirement.

1. Make Realistic Budget and Lifestyle

Determining your retirement income needs starts with making realistic assumptions about your future.

2. Have A Savings Plan

Based on these realistic lifestyle assumptions about your post-retirement days, you can begin to determine what you can do now to sustain yourself financially for at least 25 years post-retirement.

3. Consider Inflation

Speaking of inflation, failing to factor it into your plan could take a substantial bite out of your hard-earned nest egg.

4. Grow Your Retirement Savings

Retirement means different things to different people, but the key is to enjoy this time of your life while making sure you don't outlive your retirement savings.



On a sweeter note!

LEMON SQUARES

Ingredients

Base layer:

- 3/4 cup butter
- 1/2 cup white granulated sugar
- 1/4 tsp of salt
- 2 cups of flour

Lemon top:

- 4 eggs
- 1 1/4 cup granulated sugar
- 2 tablespoons fresh lemon zest
- 1/2 cup lemon juice (freshly squeezed!)
- 1.4 cup flour
- 1 teaspoon baking powder



Instructions

1. Preheat oven to 325 F.
2. Line a 9x13 pan with parchment paper
3. Blend butter, sugar, salt. Stir in flour.
4. Press mixture into lined pan
5. Bake at 325 F for 20-25 mins
6. Mix eggs & sugar, add lemon zest, lemon juice, flour & baking powder
7. Pour over cooked base
8. Bake at 325F for 20-25 mins (until set)
9. Let cool, dust with icing sugar



Top Places to Retire in Canada:

According to savvynewcanadians.com

1. Victoria, BC
2. Vancouver, BC
3. Halifax, NS
4. Kelowna, BC
5. Ottawa, ON

Would you retire in one of these cities?

Did you know...?

Daffodils are some of the first flowers we see in springtime. They are a great indicator that winter is over.

Because of this, they are seen to represent rebirth and new beginnings.

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