

Scenario 1

Margret turned 40 recently and is thinking more and more about retirement. She has one child in university now and the other two will finish high-school this spring.

Margret has always put the needs of her family ahead of all other considerations and as a result, has only a modest amount of savings to support her in retirement.

A friend recommended that she speak to a financial advisor about ways to kick-start her retirement saving program. She contacted you for an assessment of her situation.