

Update



Independent INVESTMENT Solutions
Independent INSURANCE Solutions Inc.

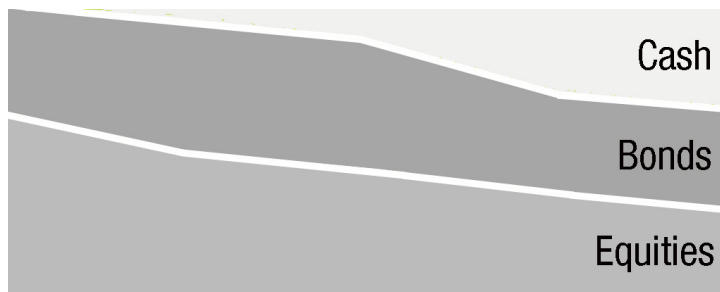
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Cruise control on the road to retirement

A good investment strategy has always been to expose yourself to more risk—and more potential rewards—when you are young and then start to scale back the risk as retirement approaches.

There are now several “life-cycle” products on the market that will do this for you. But instead of making these investment changes on your own initiative, these products shift the focus of your investments automatically—and gradually—over time. In essence, they move with you as you move through your own life cycle.



Approaching Retirement → Retirement date

Many companies are offering these new products. They not only take the guesswork out of the equation, but they also have good risk-controls already built in.

If you'd like to explore some of these life-cycle products, just give us a call.



Wise words

Never invest your money in anything that eats or needs repairing.

BILLY ROSE
AMERICAN THEATRICAL SHOWMAN

Are your CSBs still paying off?

For many years and many people, Canada Savings Bonds (CSBs) were the default investment. Even as investors became more sophisticated, CSBs were often a good choice as they were a guaranteed, safe investment.

But everything depends on the rates of return, of course. You may be holding CSBs right now that are underperforming in the current marketplace. If you'd like us to review your bonds and even explore alternatives, we'd be pleased to speak with you.

Battle of the titans

As the insurance companies continue to battle for business, there is one clear winner: you. Over the past decade the cost of term insurance has dropped—sometimes dramatically.

We are finding many of our clients with term insurance are actually saving money *immediately* by renewing now rather than waiting for the term to expire. The caveat, of course, is that you have to be healthy enough to get a new term policy. To review your policies, give George a call.

Well, that's it for now. Remember, for all your investment and insurance needs, we're always here to help.

John + George

Mutual Funds Through
INDEPENDENT
—PLANNING GROUP INC.—

Disclaimer: Commissions, training commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, the value changes frequently and past performance may not be repeated.