

Update



Independent INVESTMENT Solutions
Independent INSURANCE Solutions Inc.

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Critical-illness insurance can be a life-saver

If you were diagnosed with a critical illness and were unable to work, how would you manage? Despite the personal anguish, the mortgage still needs to be paid. Plus, there are often new costs associated with the illness. Your savings will last only so long. What can you do? The answer is to plan ahead.

Critical-illness insurance can cover everything from your mortgage and car payments to a home renovation should you need it to accommodate your illness. And it covers most major health issues.

Imagine the effect of a serious diagnosis on your family's finances. Talk to us today about critical-illness insurance. Because you never know...

Getting up close and personal

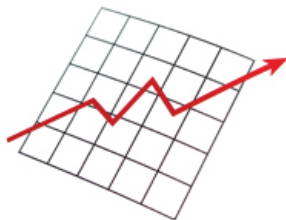
As many of you know by now, our plan is to handle tax preparation in-house starting this year. While outsourcing has served us well in the past, we want to ensure that we not only give you our very best advice, but we can also make sure we act on it.

Now, more than ever, it is imperative that we receive a copy of your Notice of Assessment for your 2007 tax return. This will allow us to ensure your return has been filed correctly as well as allow us to see your marginal tax rate, your RRSP contribution room and many other things that may help us identify tax-saving strategies for you. Please send it to us as soon as you can.

Invest in peace of mind

NEW Tax-Free Savings Account

We've said it before and we'll say it again: If you have the money and you are over 18, set your sights on the new Tax-Free Savings Account (TFSA) ready to be introduced this coming January. It will allow you to set money aside in eligible investment vehicles so you can watch those savings grow tax-free throughout your lifetime. Don't forget—it will be a great New Year's resolution!



Wise words

"There is very little anyone really knows about the future direction of the market. What we do know, however, is that just about the time you feel you should bail out of the market, *that's* the time to invest."

JOHN REDSELL
FINANCIAL ADVISOR

Investing for a lifetime

Having watched equity, bond and cash investments perform over several decades now, we are very confident in our ability to design a proper mix of these asset classes for *your specific age* that address *your specific goals*. It's called "life-cycle investing" and it's particularly important if you are saving for retirement or putting aside money for education.

This advice can prevent you from being overly cautious when you are young or risking too much as you head closer to retirement.

But perhaps the biggest benefit of this strategy is that you will avoid anxiety-driven decisions—especially in the current volatile market—and improve your chances of reaching your goals.

If you'd like to learn more about the benefits of life-cycle investing, please contact our investment specialists at (613) 841-0944.

We're settling in

If you are planning to drop by to see us, don't forget we've moved. Literally metres from our old building, we are now located at **784 Taylor Creek Drive, 2nd Floor, Orleans, Ontario, K1C 1T1.**

We hope to see you soon!

John + *George*

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.

Mutual Funds Through
INDEPENDENT
PLANNING GROUP INC.