SPRING 2014

Solutions

for financial planning

Manulife Financial

INVEST IN YOURSELF

From personal well-being to finance make yourself a priority

MK2908E 04/14 TMK1764E

WELCOME TO THE SPRING EDITION of *Solut!ons* magazine. What a great time of year for planning. The anticipation of the warmer months ahead is exciting and we eagerly invest time and energy in preparing for the season's changes.

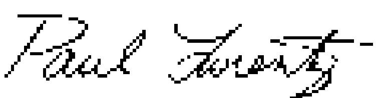
Spring is also a great time to invest in yourself. This could mean your physical well-being, your education or perhaps your home. It could also mean investing in your financial future. Choosing where to focus your time is a very personal decision that I think each of us must make for ourselves. And how and where we spend our time can change over the years. For me, I reached a point where I decided to seek the help of an advisor and I'd like to share why.

I like having a plan in place that someone else helps me to manage. I find it helpful to have input from a professional who does financial planning every day. Plus, if something were to happen to me, this plan will carry my wife and family well through to the future. More importantly, I found it difficult to dedicate the time required to plan effectively. Now, I have more time to invest in other areas of life – my family, staying active and volunteering. It suits my current life balance and provides me with peace of mind so I can focus on other things.

Having the support of an advisor aligns with some very promising research I'd like to share with you. The Center for Interuniversity Research and Analysis on Organizations (CIRANO) found that there can be great value gained from seeking professional financial advice. According to a study they released in 2012, a household that works with an advisor for four to six years accumulates 1.58 times the assets of a household that does not work with an advisor. That number jumps to 2.73 times more assets after 15 years of advice. These results were based on households that had the same income level. Something to consider as you choose where to invest your time and energy in 2014.

I hope you enjoy this edition and that it gives you information to help you move forward on your plans to invest well in yourself in the year ahead.

Sincerely,

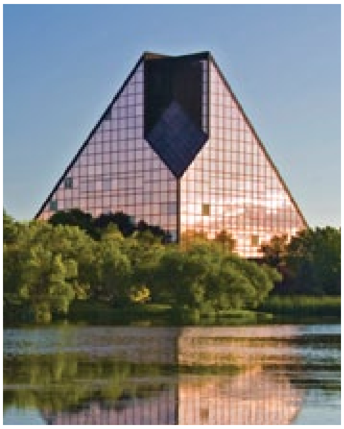


Paul Lorentz
Executive Vice-President and General Manager
Retail Markets

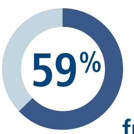
WHAT'S INSIDE

Matters of fact

A collection of timely tidbits, fun facts and clever conversation starters



THE ROYAL CANADIAN MINT produces 20 million coins each day (or 750 coins each second) from its Winnipeg facility. The plant has also produced more than 52 billion coins for dozens of other countries – including Barbados![1]



More than half of Canadians surveyed are missing one fundamental element in their financial strategy – an advisor.[2] Yet Canadian households that receive financial advice are one and a half times more likely to stick to their financial decisions and are more confident about their financial future.[3]

15.98 MILLION people visited Bangkok in 2013, making it the most popular destination city for overseas travellers, as confirmed by the 2013 MasterCard Global Destination Cities Index. Known for its mouth-watering cuisine, bustling markets and breathtaking scenery, this culturally rich Asian destination overtook London and Paris, which ranked first and second in 2012.

2013 visitors		2012 visitors	
Bangkok	**15.98**	London	16.9
London	15.96	Paris	16.0
Paris	13.92	**Bangkok**	**12.2**

Numbers are in millions.

22 MINUTES is the average

amount of sleep lost by Canadian workers who commute more than 60 minutes per day, according to Statistics Canada's Canadian Social Trends report (2008). Among Canadians, Ontarians experience the greatest commute time, with 40 per cent averaging a one-way trip longer than 30 minutes, according to research completed by Oxford Properties in 2013.

$5,300,000,000

is the amount Canadians were expected to spend on weddings in 2013, according to the Weddingbells 2013 Annual Reader Survey. **The average cost of a wedding is $32,358,** up five per cent from 2012, and is expected to rise as couples seek new ways to tie the knot and create an unforgettable experience for their guests.

$1,196

is the average annual cost of owning and caring for a dog, a figure that includes food, veterinary care, grooming and vacation boarding costs. **The average annual cost of owning and caring for a cat is $899.**[4] If you're in the market for a canine companion or a feline friend, be sure they'll fit within your budget. **COST-SAVING TIP:** Look for low-maintenance breeds, and research providers who include one-time costs, such as spaying or neutering and microchipping, in the cost of adoption.

TIRED FROM YOUR SLEEP ROUTINE?

TIPS THAT CAN HELP YOU MAKE SLEEP A BIGGER PRIORITY

SLEEP EXPERTS RECOMMEND AN average of eight hours of sleep per night so your body has time to repair itself and fend off illness and disease. But busy day-to-day activities often take priority, making it easy to forget how important sleep can be.

A recent Canadian survey from GlaxoSmithKline Inc. reveals adults aged 35 to 64, typically in the prime of their careers, are most likely to average less than six hours of sleep per night.[5] This research suggests that for many Canadians the simple solution to balancing a busy schedule is to sacrifice sleep time.

Striking a balance between raising a family, achieving career goals and finding "me time" is challenging. Making sleep a priority can be even more difficult. Consider the following time management and work-life balance tips to help bring order into your daily life and give you more time to catch some shut-eye.

Set goals to help prioritize the work you need to complete.

Commit to a schedule to help establish consistency throughout your day, allowing you to enjoy family and personal activities without feeling guilty or rushed.

Consider work-from-home opportunities one or two days a week. Fewer office distractions may help you accomplish more work – and the time saved from your commute can be spent on other priorities, such as household duties.

Finding the right approach takes time. These tips will help you balance your routine, so you can keep up with your day-to-day goals while still maintaining a healthy amount of sleep.

Fido helps keep the doctor away

YOUR PET MAY POSITIVELY AFFECT YOUR HEALTH

We've all heard the age-old saying, "dogs are man's (and woman's) best friend." In fact, many have experienced this cherished bond at least once in their lives. Without a doubt, pet owners have witnessed the enthusiastic, welcome-home bout of excitement at the end of a long work day. And many have relished a warm, lazy Sunday afternoon cuddle. But beyond the unique bond of companionship between pet and owner, a number of health benefits can be attributed to our special furry friends.

The National Institutes of Health suggest that those who regularly take their pet outside benefit from exposure to vitamin D and physical activity. And the benefits don't stop there. The American Heart Association confirms,"Pet owners exhibit decreased blood pressure, cholesterol and triglyceride levels – all of which can lower their risk of having a heart attack or other cardiac issues."[6]

But the benefits of owning a pet aren't just physical. Spending time with a furry friend often means enjoyable interaction, causing you to laugh and smile, which can have a positive impact on your mental and emotional well-being. Your smile helps trigger neurotransmitters to fire, which may help increase serotonin and dopamine – the feel-good chemicals in your brain. This reaction is said to help boost calmness and happiness, explains mental health advocate Danielle Hark.[7]

The invaluable health benefits your pet has to offer are a bonus that shouldn't be ignored. Spend quality time with your pet every day so you can both share the joy of your relationship.

[1]Royal Canadian Mint. About the Mint. Our products and services. December 2013. [2]*Manulife Investor Sentiment Index.* (2013). Research House, an Environics Company. A total of 2,000 Canadians aged 25 years + were interviewed between November 12–22, 2013. [3]*Value of Advice Report.* (2012). Toronto, Canada: The Investment Funds Institute of Canada. [4]The British Columbia Society for the Prevention of Cruelty to Animals (BCSPCA). Costs of care (2013). [5]*Canadian adults are deprived in the bedroom.* (2013, October). GlaxoSmithKline Inc. [6]Levine et al, G. N. (2013). Pet Ownership and Cardiovascular Risk: A Scientific Statement From the American Heart Association. *Journal of the American Heart Association, June.* [7]Hark, D. (2013, May 14). 12 Ways Your Pet Can Improve Your Mental Health! *Huffpost Healthy Living.*

HOME SWEET **FIRST** HOME

ARE YOU READY FOR THE BIG LEAP?

Building your career, paying back student loans, establishing a credit rating, buying your first home – if you're like most Canadians in their 20s and 30s, you probably have a lot on the go.

A home may be the biggest purchase you ever make, so it's important to know that you can comfortably afford to buy and maintain it. If you have a partner or spouse, it's equally important to communicate openly and regularly about your feelings and expectations about money, your home and your overall financial plan. Before you start visiting open houses, here are some helpful steps to review.

Save for your down payment

One of the first steps is to set a goal for your down payment and create a plan to reach it. Consider setting up an automatic savings plan with pre-authorized contributions from your chequing account to a high-interest savings account. Choose an account that pays interest on every dollar, regardless of the balance.

Put down as much as you comfortably can and you'll be rewarded with a shorter mortgage term and reduced interest costs. If you have at least a 20 per cent down payment, you likely won't require mortgage loan insurance, which protects the lender if you default on your mortgage loan. Mortgage loan insurance is offered by the Canada Mortgage and Housing Corporation (www.cmhc-schl.gc.ca), Genworth Financial (www.genworth.ca) or Canada Guaranty (www.canadaguaranty.ca).

Determine how much you can afford

To work out how much you can afford, consider factors such as your down payment amount, household income, other monthly debt payments, estimated housing-related costs and closing costs.

Housing-related costs are recurring expenses that may include utilities, phone and cable, maintenance, home insurance, mortgage insurance, property taxes and condo fees (if applicable). Closing costs are one-time charges paid at the time your home purchase closes. Typically, they can include legal fees, appraisal fees, home inspection fees, title insurance, service charges for connecting utilities, a land transfer tax and moving expenses.

As a good rule of thumb, your mortgage payments, other monthly debt payments and housing-related costs shouldn't exceed 40 per cent of your gross annual income.

TAKE ADVANTAGE OF GOVERNMENT PROGRAMS

You may be eligible to take advantage of the **Home Buyers' Plan** to withdraw up to $25,000 from your Registered Retirement Savings Plan (RRSP) tax-free to use as a down payment on your first home. Keep in mind that you have to pay back the money within 15 years starting in the second calendar year following the year of withdrawal. If the scheduled repayment is not made, that amount is included in your income for that calendar year. Consult your tax and legal advisors with respect to your particular circumstances.

In addition, the **First-Time Home Buyers' Tax Credit** is available to reduce the costs associated with a first home purchase. Either spouse can claim the credit or you can share the credit. However, the total of both claims cannot exceed $5,000.

Stay on top of your credit record

Every time you pay a bill or apply for credit, two credit reporting agencies (or credit bureaus) – Equifax Canada (www.equifax.ca) and TransUnion Canada (www.transunion.ca) – take note. This information is used to calculate your credit score, which is a key measure a lender will consider when deciding whether to offer you a mortgage. Information is kept on file as long as 14 years, so it's important that you ensure the credit bureau records are up to date and correct. Each will release your file to you at your request. Their processes differ, so visit their websites for more information.

Get pre-approved

If you're serious about buying a home, consider getting pre-approved for a mortgage. This process will identify exactly how much the lender is willing to lend you, provide you with an estimate of your payments and give you the opportunity to lock in at the current interest rate until a particular date.

Pre-approval doesn't mean you have to get a mortgage with that lender, nor does it cost you.

Talk to your spouse about priorities and concerns

In addition to the financial aspects of buying and owning a home with someone, it's also important to regularly communicate about the emotional side of money, including your spending and saving priorities and habits.

You may love trying out a new restaurant each month, while your partner may like to splurge on the latest gadgets. That's fine. It just means that you need to set clear expectations with each other on how you will use your discretionary income.

It's important to discuss expectations and goals for the money you've saved as well. One person may be expecting to put some savings towards new flooring, while the other may be eyeing a new leather sofa. Or one person may feel it's very important to save for retirement, while the other may have vacations as a priority. The goal is to ensure that you understand your monthly cash flow, talk about your finances openly and do not overspend and accumulate debt.

Work with a financial professional

Whether you're looking to purchase your first home in a few months or a bit further down the road, a financial professional can help you create a savings plan and a suitable cash flow plan. An advisor can also help facilitate important discussions between you and your partner. If you don't already have an advisor, reach out to one. And when you have a plan in place with your partner, review your progress regularly with each other.

A mortgage designed with the first-time homebuyer in mind

When you're purchasing your first home, there are a lot of financial decisions to make. For example, is a fixed or variable term best for you? With Manulife Bank Select, you can combine the benefits of variable and fixed rates, short and long terms, all in one mortgage!

If you're concerned about interest rates rising, you can lock-in a portion of your mortgage at an attractive long-term fixed rate today, while keeping a portion in a low variable rate to help you pay down your principal more quickly.

With Manulife Bank Select, it's easy to benefit from lower variable rates as well as the certainty of fixed rates. Whether you're looking to purchase your first home in a few months or a bit further down the road, learn more about this innovative mortgage at **manulifebankselect.ca**.

strong reliable trustworthy forward-thinking

Manulife Bank
For your future™


OVER 50%
OF CANADIANS ARE DOING IT.
ARE YOU?

UNDERSTANDING THE BENEFITS OF A TAX-FREE SAVINGS ACCOUNT

Are you among the more than 50 per cent of Canadians contributing to a Tax-Free Savings Account (TFSA)?[1] If not, perhaps a closer look at its unique benefits will prompt you to consider how you can take advantage of this flexible, tax-advantaged savings tool.

The primary purpose of a TFSA is to provide a tax-sheltered way to save money, which can be used for any medium or long-term purpose. For example, you may want to lay away funds for unexpected emergencies or save up for a large purchase.

TFSAs are registered with the Canada Revenue Agency (CRA), which is why they offer tax advantages. They were first made available in 2009 and currently allow you to contribute up to $5,500 a year. Contributions aren't tax deductible as is the case with Registered Retirement Savings Plans (RRSPs), but the investment earnings within the account, and any withdrawals, are tax free. Unused contribution room can be carried forward to future years. You need to be at least 18 years old and have a valid social insurance number (SIN) to open a TFSA.

When compared to RRSPs, TFSAs are still relatively new to Canadians. This could be the reason why Canadians held roughly **$841 billion in RRSPs** versus just **$81 billion in TFSAs** in 2012.[2]

[1]Manulife Survey conducted July 8–18, 2013, by Environics Research Group, with 2,003 Canadians aged 25+ with $50,000 or more in annual household income. [2]Investor Economics, 2013 Household Balance Sheet Report.

In comparison, RRSPs are primarily intended to help Canadians save for retirement and withdrawals are taxed when withdrawn. It's important to understand that TFSAs and RRSPs can effectively complement each other in a comprehensive investment portfolio. In fact, you may benefit greatly from contributing the annual maximum to each in order to meet different savings goals.

TFSA TIPS

While TFSAs don't offer a spousal plan (as is the case with RRSPs), **monetary gifts given to a spouse or common-law partner can be invested** in a TFSA, and TFSA assets can be transferred tax free to the TFSA of a spouse or common-law partner upon death.

Keep track of how much you're contributing. If you lose track, surplus contributions to a TFSA in the same year could result in a penalty tax. It's a great idea to speak with an advisor about the best way to avoid exceeding your TFSA contribution limit.

Don't have a TFSA? Here are some key reasons to consider one:

You've maxed out your RRSPs
A TFSA can complement existing RRSPs if you've already contributed the maximum amount to your RRSPs and would like an additional tax-sheltered investment.

You have choice
TFSAs can hold many types of investments, including mutual funds, segregated fund contracts, GICs[3] or high-interest bank accounts. This means you can choose the TFSA investment vehicle that makes the most sense for your financial situation and your needs.

TFSAs are flexible
You can make withdrawals from your TFSA anytime, tax free – unlike an RRSP. This means you won't be penalized if you need access to the money in your account for any reason. However, it's important to understand that, depending on the type of investment you choose for your TFSA savings, there could be a fee for withdrawals.

If you withdraw from your TFSA, you can redeposit the full amount starting in the following calendar year and still have the maximum contribution each year. You can also carry forward any unused contribution room into future years.

TFSAs were first made available in 2009 and currently allow you to contribute up to $5,500 a year. Contributions aren't tax deductible as is the case with RRSPs.

An advantage for lower-income households

Investment earnings within a TFSA and any withdrawals you make from it won't affect the amount you receive from government programs that are based on income, such as the Guaranteed Income Supplement, Old Age Security or Canada Child Tax Benefit. Your benefits from these programs stay the same.

Need more information?

You can visit the Government of Canada's website at www.tfsa.gc.ca to learn more about TFSAs. To understand how TFSAs can benefit your unique situation and financial strategy, speak with an advisor.

[3]For the purposes of this article, GICs can refer to Guaranteed Interest Contracts offered by insurance companies or Guaranteed Investment Certificates offered by other financial institutions.

THE DIFFERENCES BETWEEN A TFSA AND AN RRSP

Many Canadians may not understand how a TFSA differs from an RRSP, or realize that the two can work well together as part of an overall wealth planning strategy. If you hold both a TFSA and an RRSP, you can have a balanced, tax-managed strategy to help support your medium and long-term savings goals.

THIS TABLE OUTLINES A FEW KEY DIFFERENCES BETWEEN A TFSA AND AN RRSP

	TFSA	RRSP
Primary purpose	Tax-sheltered savings for any purpose (medium or long-term).	Tax-advantaged savings for retirement (long-term).
Maximum you can contribute per year	$5,500	The lower of 18 per cent of your previous year's earned income minus pension adjustments or the annual contribution limit mandated by the CRA.
Requirement to have earned income in order to contribute (earnings reported to the government)	No	Yes
Tax-deductible contributions	No	Yes
Tax-free withdrawals	Yes	No
Maximum contribution age	No	Yes (age 71)[4]
Spousal[5] plan availability	No	Yes
Tax on death	Money can roll over tax free to a spouse[5] upon the death of the account holder. Any increase in value since the date of death is taxed in the year beneficiaries receive it. If there's no increase in value since the date of death, amount is received tax free by beneficiaries.	Money can roll over tax free to qualified beneficiaries (a spouse or financially dependent child or grandchild) upon death of the plan holder. Any increase in value since the date of death is taxed in the year beneficiaries receive it. Beneficiaries who aren't qualified receive the gross amount and the estate of the deceased pays the tax.

[4]Specifically, you can contribute to an RRSP up until December 31 of the year in which you turn age 71. At that time, your RRSP must be cashed in or converted to a Registered Retirement Income Fund (RRIF) or an annuity, which is an income-generating product. [5]The term spouse and spousal includes a spouse or common-law partner as defined by the *Income Tax Act* (Canada).

REACH BEYOND: **GO GLOBAL**

POWER YOUR PORTFOLIO WITH THE GROWTH POTENTIAL OF GLOBAL MARKETS AND THE STRENGTH OF DIVERSIFICATION

Reaching beyond Canadian borders to access other markets and sectors can be a rewarding strategy to help strengthen your investment returns and manage risk through diversification.

One clear reason to look around the world for investment opportunities is highlighted by a list of the world's leading economies.[1] Ranked by gross domestic product (GDP), which is the market value of goods and services that a nation produces in a year, the United States is the world's largest economy. The rest of the top 10 list includes countries in Europe, Asia and South America. So, other corners of the world appear to have plenty of places where businesses can thrive and grow.

The Canadian economy ranks just outside the top 10, at number 11, and we do have world-class businesses that call this country home. These businesses, however, are primarily concentrated in three sectors: financials, energy and materials. Canada's main stock index – the S&P/TSX Composite Index – lists approximately 250 public companies available for investment. By comparison, global stocks, as represented by the MSCI World Index, feature thousands of businesses available for investment across a broader range of industries.

FAST FACTS ABOUT THE CANADIAN STOCK MARKET

250 Approximate number of businesses available for investment as listed on Canada's main stock index, the S&P/TSX Composite Index.

72 per cent of Canadian businesses' market capitalization is concentrated in three sectors: financials, energy and materials.

[1]United Nations, 2012.

Exploring global investment opportunities to complement your Canadian investments can provide a more well-rounded investment portfolio. And by diversifying your investments globally, there is potential to increase your portfolio's growth potential while reducing risk.

Mutual funds offer convenient access to global markets

Investing in global equity mutual funds can be an excellent way to pursue growth through exposure to other world economies and business sectors. These funds offer convenient access to global markets, and can be readily bought and sold through an advisor. Since the funds can invest in numerous countries and business sectors, they come with built-in diversification. In addition, mutual funds are managed by investment professionals who have experience and expertise in world markets. They can evaluate and analyze companies for investment potential to your benefit.

Speak with your advisor

Your advisor is the best resource when it comes to the details of your investment strategy. He or she has the training and skills to match your financial goals with suitable investments in Canada and around the world.

WHAT DOES IT MEAN?

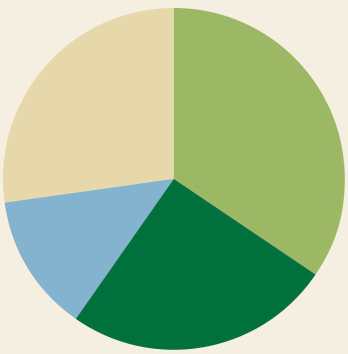
An **international equity mutual fund** invests in companies outside North America, or outside the country where you live.

A **global equity mutual fund** invests in companies located around the world.

GO GLOBAL TO DIVERSIFY YOUR PORTFOLIO

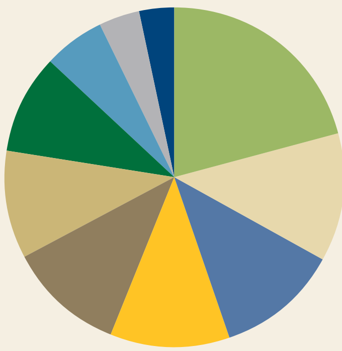
Three industry sectors comprise more than 72 per cent of the stocks on the S&P/TSX Composite Index, Canada's main stock index. The investment opportunities around the world are more evenly distributed across business sectors as represented by the MSCI World Index, and feature more than 14,000 businesses.

CANADA – S&P/TSX COMPOSITE INDEX



(%)	
34.7	Financials
25.2	Energy
12.9	Materials
27.2	Other

WORLD – MSCI WORLD INDEX



(%)	
20.9	Financials
12.3	Consumer Discretionary
11.7	Information Technology
11.3	Industrials
11.2	Healthcare
10.1	Consumer Staples
9.6	Energy
5.8	Materials
3.7	Telecommunications
3.3	Utilities

Source: Morningstar, as of December 31, 2013.

CASE STUDY: THE PROBLEM AND THE PLAN

Nicole and Li moved from Hong Kong to Canada two years ago. They settled in Calgary, where Nicole, whose nationality is Australian, is employed with the provincial government. Li, whose nationality is Chinese, is an engineer with one of the region's oil exploration companies.

Nicole and Li have previous investment experience in their former countries and in other global markets, but are unfamiliar with the investment options in Canada. They believe it's time to move their personal finances to the next level by taking advantage of the many investment opportunities available to them.

Their advisor, Amy, recently contacted Li for background information on a separate tax issue, and Li raised the topic of investment choices with her.

The problem	Current incomes and pension plans overexposed to Canadian economy	
The people	Li Nationality: Chinese Landed immigrant in Canada Age: 35 Occupation: Civil Engineer	Nicole Nationality: Australian Landed immigrant in Canada Age: 31 Occupation: Policy Advisor
The family	They have no dependants right now, but plan to start their family in the next two years	
The money	Annual income: Li – $175,000; Nicole – $75,000 Combined net worth: $400,000 in investible assets Pensions: Both of their employers offer attractive employee pension plans No Registered Retirement Savings Plans (RRSPs) or Tax-Free Savings Accounts (TFSAs) as they did not live and work in Canada until two years ago.	
The investing style and risk tolerance	Growth investors with a long-term (15 to 20-year) time horizon	
The plan	After reviewing their financial situation and discussing their future plans, their advisor, Amy, recommends that Li and Nicole diversify their investment portfolio through global equity and international equity mutual funds. This strategy can reduce their risk, since these types of mutual funds can invest in many different countries and many different types of business. Amy recommends Li, who has the higher income, split his RRSP contributions between his own RRSP and a spousal RRSP for Nicole. The spousal RRSP strategy allows Li to contribute to Nicole's RRSP and claim the deduction. Down the road this allows the couple to split income and potentially save on income taxes. Future withdrawals from Nicole's RRSP will be taxable to Nicole as long as they are made after the attribution rules no longer apply.[2]	

Fictional scenario. For illustration purposes only.

[2] If a spousal RRSP contribution hasn't been made in the current calendar year or the two previous calendar years, any withdrawals from the RRSP will be taxed to the spouse.

WILL YOU?

INVEST IN YOURSELF WITH A WILL

If there's one part of financial planning that gets shortchanged more often than not, it's preparing a will. After all, who wants to comb through some tedious financial matters when there's a big game on TV or even laundry to do? Just about anything can seem more appealing than planning your will.

A will is an important estate planning document that no one over the age of 18 should be without. It's an even greater priority for parents with dependent children.

So, before you turn on the game, here's one simple question to answer: which of the following two scenarios do you prefer?

What can happen with a will

- Your estate can be divided up as you wish
- You can control your legacy
- You can help prevent legal disputes over the division of your estate, which can be time-consuming and costly to those you leave behind
- Your children, other dependants and charities can be taken care of

What can happen without a will

- Your wishes may not be followed, even if they are known
- Your estate may be distributed according to laws in your province
- Distribution of your assets to your heirs may be slower and more expensive
- Higher taxes may reduce your estate's value
- Family heirlooms may be sold, rather than passed on to succeeding generations
- Your children may obtain their share upon reaching the age of majority, whether or not they are able to handle the responsibility
- Your spouse may receive less than you had planned
- The courts will appoint someone you may not otherwise have chosen to administer your estate
- Family members may contest the distribution of your estate

Start today with a will planning worksheet

Take a few minutes to complete the **will planning worksheet** included in this edition of *Solut!ons*. Then contact your advisor or lawyer to discuss the results.

TAKING A **BREAK?**

HOW TO FINANCIALLY PREPARE FOR A PLANNED LEAVE FROM WORK

Whether you're pursuing your dreams to travel the world, taking time to care for your family or changing careers, planning ahead can help make you feel more comfortable and financially secure during your leave from work.

As part of your preparation, take some time to review the key details of your financial plan. This is a good opportunity to make adjustments and ensure you're still on track to meet your long-term goals.

The following activities will help you get started. Then, when you're ready, speak with your advisor to help put your plan in place.

Accelerate your savings

Ensuring you have the financial means to support your time away from work is an important part of your plan.

To help accelerate your savings, you will likely need to establish a growth-oriented investment strategy. With growth in mind, equity-based investments such as securities are more likely to maximize your earning potential than fixed-income investments.

Keep in mind that risk and return are closely related. Before selecting your investments, be sure you're willing to shoulder the risk of market and interest rate uncertainty in exchange for potentially increased growth.

Since your investments may rise and fall at different times, it's a good idea to hold a broad selection of securities to help manage fluctuations across your portfolio. To help protect your investments from market risk, diversify your investments by:

- Geographic location
- Industry
- Asset class

If you invest in a non-registered account (i.e., not registered with the federal government), you can easily set up a Systematic Withdrawal Plan (SWP) to automatically pay yourself once your leave begins. If the sale of an investment is necessary to fund a withdrawal, the sale could trigger a capital gain. However, you'll only pay tax on 50 per cent of any capital gain at your marginal tax rate. Furthermore, in a non-registered account, you can take advantage of unlimited contribution room.

Assess your insurance needs

As your circumstances change, so should your insurance. Preparing for a planned leave from work is an excellent time to re-evaluate your insurance needs. Your financial plan may include a variety of insurance protection options, such as life, critical illness, disability and long-term care policies. To help evaluate your insurance needs, ask yourself:

- How much life insurance do I need?
- Am I covered if I become sick or disabled?
- Does the cost of insurance fit comfortably within my budget?

If you plan to travel during your time away from work, be sure to secure the appropriate travel insurance before you leave. Check your provincial health insurance plan to determine what, if any, exclusions exist for travelling within Canada and abroad.

Create or update your will

Like many other life-changing events, a leave from work will create a significant change in your typical routine. Take this opportunity to create or update your will to ensure your loved ones will be taken care of, and your assets will be distributed according to your wishes.

Since your investments may rise and fall at different times, it's a good idea to hold a broad selection of securities to help manage fluctuations across your portfolio.

A will is an important part of your estate plan and can be relatively simple and inexpensive to produce. Generally, a will covers:

- Distribution of assets (investments, real estate, possessions, etc.)
- Named beneficiaries
- Named executor(s)
- Designated guardians of minor children

Also ensure that your personal records, investment statements, insurance policies, power of attorney documents and other legal information are kept up to date and in a safe and accessible place for your executor, should anything happen to you.

Secure a line of credit

For added comfort while you're away from work, secure a line of credit if you don't already have one. If you happen to run into an unexpected expense, you'll have something to fall back on without dipping into your long-term retirement savings and paying tax at your marginal rate on withdrawals from registered investments. If you already have a line of credit, ensure your limit will provide enough of a cushion for emergencies.

Create a budget…and stick to it

A leave from work will likely result in a change in your regular income. Revisit your budget by tracking your income and expenses for one month so you can adjust your spending habits to accommodate your new income. You may also consider looking for savings opportunities, such as:

- Eating at home more often
- Bundling home services, such as television and Internet
- Shopping around for lower home and auto insurance premiums

Next, consolidate all of your debt to help lower monthly interest payments. You can then use the money you're saving to pay off your debt and boost your savings.

If you plan to travel during your leave, consider cutting costs by looking for furnished accommodations and subletting or renting your own home.

Get started today

Taking steps to prepare financially can help you feel confident about your decision to take a leave from work and allow you to focus on your goals. Your advisor can provide you with tools and resources to help make planning simple. Speak to your advisor to learn more about how to prepare financially for a leave from work.

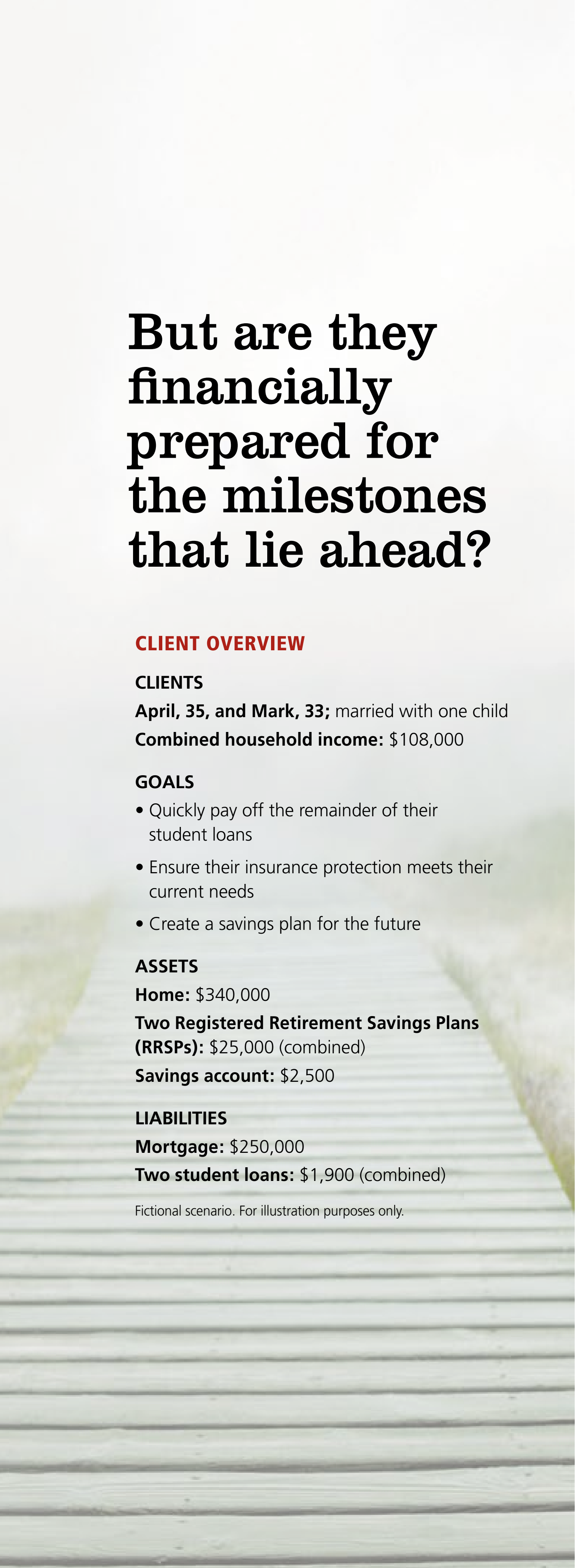
strong reliable trustworthy forward-thinking

Manulife Financial
For your future™

Invest in yourself

ACHIEVE YOUR MONEY MILESTONES

APRIL AND MARK have achieved many of life's great milestones, side by side. Together, they graduated university and began new careers. Then they got married and bought their first home. Not long afterwards came their most celebrated milestone: the birth of their son, Zachary, who recently turned seven. At this stage of life, they're relieved to be close to paying off their student loans. That will free them up to focus on saving more seriously and investing in themselves.



But are they financially prepared for the milestones that lie ahead?

CLIENT OVERVIEW

CLIENTS

April, 35, and Mark, 33; married with one child

Combined household income: $108,000

GOALS

- Quickly pay off the remainder of their student loans
- Ensure their insurance protection meets their current needs
- Create a savings plan for the future

ASSETS

Home: $340,000

Two Registered Retirement Savings Plans (RRSPs): $25,000 (combined)

Savings account: $2,500

LIABILITIES

Mortgage: $250,000

Two student loans: $1,900 (combined)

Fictional scenario. For illustration purposes only.

APRIL AND MARK MET WITH THEIR ADVISOR, Michelle, a year and a half ago when they inherited $25,000 from Mark's uncle's estate. Concerned about putting the money to use wisely, the couple followed Michelle's advice and diligently paid off their credit card balance and car loan. The remaining cash helped put a dent in their student loans. Now Michelle has arranged a meeting to discuss their progress and the next steps in their financial plan.

"Thank you for taking the time to stop by," says Michelle. "I thought this would be a great time for a pulse check, particularly for the short-term goals we set during our last meeting." As Michelle reviews her notes, she asks, "How are your student loan payments coming along?"

"We're right on track," replies April. "They'll be completely paid off in five months."

Impressed by the couple's commitment, Michelle comments, "What a great accomplishment. You've stuck to your plan and it has really paid off." As April and Mark glance at each other proudly, Michelle asks, "Have you thought about next steps?"

"We're excited to be debt free, other than our mortgage," says April, "but we're concerned about having enough money saved for Zachary's education and our retirement. And if something were to happen to one of us, we're not sure we have enough insurance in place."

"Once our student loans are paid off, we want to put the extra $380 we'll have each month to the best possible use. There's so much to think about and plan for – we're not sure where to begin," says Mark.

"Your financial plan is a work in progress," explains Michelle. "With many milestones ahead, bringing your finances in line with your goals takes time, but with your commitment I can help get you started."

Michelle outlines some clear steps for April and Mark to take in the next phase of their financial plan:

1. Quickly pay off their student loans.
2. Re-evaluate their insurance needs and options.
3. Create a monthly savings plan they're comfortable with.

1 MONEY MILESTONE

PAY OFF STUDENT LOANS

"You're very close to paying off your student loans," says Michelle. "Based on the tax return you filed a few weeks ago, your refund will be just under $1,200. Apply that towards your loans and you'll have them paid off in two months. You'll also avoid extra interest charges." April and Mark nod in agreement. "We can manage that," says Mark.

2 MONEY MILESTONE

SECURE THE RIGHT INSURANCE PROTECTION

Moving on to April and Mark's insurance needs, Michelle explains, "Should something happen to one or both of you, you should have enough protection to cover your mortgage, support Zachary while he is financially dependent and support your retirement plans. Your insurance protection should be reviewed on an ongoing basis to ensure your coverage always matches your specific needs."

"Mortgage insurance seemed like the right choice when we first bought our home, but our needs have changed and it no longer seems adequate," says Mark.

"Mortgage insurance can be a viable option for young people who don't have debt or dependants," explains Michelle. "But your current policy may no longer be enough. Since your family has grown, you should consider securing protection for Zachary's financial future should anything happen to either of you."

Michelle suggests the couple replace their mortgage insurance with term life insurance. "Term life insurance is an affordable solution for those who want to protect their mortgage and their family. Plus it offers flexibility to support your changing needs. You can increase or decrease your coverage at any time. And if, down the road, you'd like to take advantage of the investment and savings opportunities offered by some permanent insurance products, you can convert your term coverage."

Based on their current needs, Michelle recommends coverage of $500,000 each. She chooses a solution that offers a combined coverage discount, and confirms the couple will pay $91.69 per month.[1] "Since you'll no longer be paying for your mortgage insurance, even with this new term insurance in place, you'll still have $320 to contribute to your savings each month."

[1] $500,000 Manulife Term-65 (Male, 33, non-smoker, Healthstyles 2; Female, 35, non-smoker, Healthstyles 3).

"I feel much better knowing our whole family will be protected," remarks April. "Do you think we have enough protection if we become sick or disabled?"

Michelle replies, "At the moment, you're both adequately covered for critical illness (CI) protection and disability insurance (DI) through your employers. Once you adjust to your new plan and budget, we can re-evaluate your need for individually owned CI and DI protection."

3 MONEY MILESTONE

SAVE FOR THE FUTURE

Next, Michelle explains that April and Mark need to focus on accelerating their savings. "Since you haven't been able to consistently contribute to a savings plan, you should now think about increasing your savings each month to achieve your longer-term goals."

"We're definitely concerned about having enough set aside for Zachary's education. Is it too late to start saving for his post-secondary expenses?" asks Mark.

"It's never too late," says Michelle. "I recommend making monthly contributions to a Registered Education Savings Plan (RESP). In addition to contributing your own money for Zachary, you'll be eligible for the Canada Education Savings Grant (CESG). The grant pays an additional 20 per cent on the first $2,500 you save each year[2] – up to a maximum lifetime grant of $7,200.[3] When the time is right, Zachary can use the funds for full-time or part-time studies in an apprenticeship program, trade school, college or university."

Michelle suggests April and Mark start with a monthly deposit of $50. "You can always increase your monthly amount or make lump-sum deposits when your budget allows. The important part is getting started now."

"That puts my mind at ease," says April. "Zachary's education is very important to us, and we want to do everything we can to give him a bright future."

"Speaking of bright futures," says Michelle, "let's talk about your savings." Michelle recommends the couple allocate the remaining $270 each month to their RRSPs to help build their long-term retirement savings. "Contributions up to your personal limit are deductible from your taxable income, so you can enjoy tax-deferred growth potential and reduce the total tax you will pay." Based on the couple's annual income, Michelle calculates they could receive an income tax refund of approximately $720.

To complement their long-term savings, Michelle further recommends that April and Mark establish a rainy day fund that can be easily accessed for short-term emergencies. "You could deposit your annual tax refund, after this year's, into a Tax-Free Savings

[2]The maximum annual CESG is $1,000 on a $5,000 contribution if the beneficiary has adequate grant carryforward room available. [3]Depending on your net family income, you could receive an extra 10 per cent or 20 per cent on the first $500 you save in your child's RESP each year.

Account (TFSA) to build your fund. Withdrawals, including any interest or investment earnings, can be made tax free," she says.

April and Mark nod in agreement. "That sounds great," says Mark. "We're happy the budget we're used to working with will be enough to get us started on our savings. How do we know what our investment options are? And, more importantly, how do we choose?"

Michelle explains, "There are a variety of investment options to help grow your savings. Since there is a trade-off between risk and potential for reward, it's important to select investments appropriate to your risk tolerance."

As she hands April and Mark some materials to read, Michelle suggests they take some time to review the options. "Let's meet again in two months when your student debt is paid off. We can assess your risk tolerance then and discuss investment options together."

MAKING PROGRESS ONE STEP AT A TIME

Much like achieving important life milestones, achieving money milestones requires patience and commitment. April and Mark thank Michelle for setting up today's meeting. "We're feeling much better about our financial future," says Mark. "Thanks for your advice."

"You're welcome," says Michelle as she walks the couple to the door. "You've come a long way in a short time. One step at a time will bring you closer to your goals."

SPEAK TO AN ADVISOR

There are a variety of savings and protection options available to help you reach your financial goals. If you'd like to start planning for your future but don't know how to get started, your advisor can help. ●

HOW AN RRSP CAN HELP YOU

1. The contribution deduction lowers your taxable income.

2. You benefit from tax-deferred growth – excellent for long-term retirement savings.

3. Contributions and investment earnings are taxable upon withdrawal when your income (and marginal tax rate) will likely be lower than it is now.

HOW A TFSA CAN HELP YOU

1. You are not taxed on investment earnings within the TFSA.

2. Contributions are made with after-tax income, with both the contributions and investment earnings exempt from tax upon withdrawal – perfect for emergency funds.

DESTINATION **IRELAND**

LET THE BEAUTY AWAKEN YOUR SENSES

Close your eyes and imagine a peaceful landscape in various shades of green, extending for miles, quieting the mind. Hear the rhythmic sound of ocean waves crashing onto rocks at the foot of a steep cliff, instilling awe and inspiration. Off in the distance, picture the sun setting over the magnificent ruins of a medieval 16th century castle, instantly transporting you back in time. Let all your senses come alive through the beauty of Ireland.

A few basic facts

With the *Government of Ireland Act* in 1920, the country was divided into Northern Ireland and the Republic of Ireland. Today, there is no border patrol between the two, and the border itself is barely discernible. Northern Ireland comprises six counties and is one-fifth the size of the Republic of Ireland. Counting itself as part of the United Kingdom (U.K.), the capital of Northern Ireland is Belfast. The largest city and capital of the Republic of Ireland is Dublin.

Here are some destinations that may draw you to this magical land

Northern Ireland and the Causeway Coast

In Belfast's Botanic Gardens, the Ulster Museum reveals Northern Ireland's history and culture and showcases an extensive collection of Irish art.

The Causeway Coast is an undeveloped 200-kilometre scenic stretch of coastal road offering many natural and historic attractions. This enchanted route will take you by:

- Dunluce Castle, built in the 1500s
- Dark Hedges, a beautiful avenue of 18th-century beech trees intertwined to create a natural tunnel
- Carrick-a-Rede Rope Bridge, a suspension bridge allowing pedestrian access to Carrick-a-Rede Island
- Old Bushmills Distillery, which manufactures whiskey and is the oldest working distillery in the world

ABOVE: The limestone cliffs of the **White Rocks** stretch from Curran Strand to Dunluce.

LEFT: The ruins of **Dunluce Castle** on the edge of a basalt outcrop in County Antrim.

TOP: Built nearly 600 years ago, **Blarney Castle** is home to the Blarney Stone. Legend has it that those who kiss the stone will never again be at a loss for words.

ABOVE: Giant's Causeway is an area of about 40,000 interlocking basalt columns, the result of an ancient volcanic eruption.

The sunny South East
Rolling hills, farmland, river valleys, coastal villages and resorts make up the landscape of Ireland's warmest and driest region: the sunny South East. Here, tourists enjoy prestigious golf courses and visit the Waterford Crystal Visitor Centre to watch master cutters craft world-famous crystal. You can also explore Tramore's beautiful beaches with cliff walks and dunes.

The rugged South West
The South West is home to mountains, clear lakes and winding rivers. Killarney National Park (south and west of the town of Killarney) is a fine example of this beautiful topography. The first established national park in Ireland, it extends across more than 100 square kilometres and boasts the highest mountain range in the country, rising to a height of over 1,000 metres. Near Cork you will find the medieval stronghold of Blarney Castle, whose battlements house the famous Blarney Stone.

Planning your visit

Driving
The Irish drive on the left side of the road and steering is on the right side of the car, which can be challenging for North Americans. If you plan to drive in Ireland, a rental car with automatic transmission will save you the trouble of an unfamiliar location for the gear shift. As a pedestrian, don't forget you'll need to look to your right first!

Most out-of-town driving in Ireland is on narrow country roads with hairpin turns and steep elevation changes – the road to the Cliffs of Slieve League is a prime example. Give yourself plenty of extra time so you can enjoy your drive and reach your destination when you planned.

Passports
The border between Northern Ireland and the Republic of Ireland is open, so no passport controls are

enforced. If you require a visa for either the Republic of Ireland or the U.K., you must carry your passport and appropriate visa with you when crossing the border. If you are driving, make sure that your vehicle insurance is valid and that you have your driver's licence with you.

Food

Ireland is surrounded by water, so it's not surprising there's great seafood to enjoy. You will also discover that Guinness, the country's most recognized stout beer, is a local favourite as a featured ingredient in tasty meat pies and stews. Potatoes, which are standard pub and restaurant fare, are abundant in every form, whether scalloped, French fried or boiled and mixed with vegetables. It's not uncommon to be served more than one type of potato dish at the same meal.

FAMOUS IRISH PEOPLE:

Samuel Beckett, novelist, playwright, theatre director

Pierce Brosnan, actor

Colin Farrell, actor

Bob Geldof, musician

Van Morrison, musician and lyricist

Liam Neeson, actor

Peter O'Toole, actor

Bram Stoker, novelist

Oscar Wilde, poet and playwright

Colm Wilkinson, tenor

For more information about Ireland, explore the following websites:
www.discoverireland.ie
www.irishtourist.com
www.exploringireland.net

TOP LEFT: Carrick-a-Rede Rope Bridge in Northern Ireland spans 20 metres and is 30 metres above the rocks beneath.

TOP RIGHT: The Cliffs of Slieve League in Donegal offer spectacular views, with a drop of more than 600 metres to the Atlantic Ocean from their highest point.

ABOVE: The public **Belfast Botanic Gardens** in Northern Ireland occupy 28 acres.

PAYING TAX ON **INVESTMENT INCOME?**

THINGS YOU SHOULD KNOW ABOUT TAXATION ON YOUR NON-REGISTERED INVESTMENTS

Since different types of income attract different tax rates, it's important to consider the amount of tax you will pay on income from investments.

Interest income is one of the most highly taxed types of income in Canada and can be earned from fixed-income investments, such as Guaranteed Interest Contracts (GICs) and Canada Savings Bonds.

Dividends are paid by corporations to their shareholders from after-tax earnings. You may also receive dividends from the segregated fund contracts or mutual funds that you own if the funds own shares of corporations that pay dividends. Canadian dividends generally attract a far lower level of taxation compared to interest income.

Capital gains happen when you sell a capital asset for more than its purchase price. The increase in value is a capital gain, and 50 per cent of the gain (called the taxable capital gain) is included in your taxable income.

Foreign income, such as dividends from foreign investments, is considered taxable income, whether owned directly or through a segregated fund contract or mutual fund. Foreign income receives no special tax break, making it as undesirable as interest income in terms of the higher rate of tax that it attracts.

Interest income is usually taxable each year as it is earned, whether or not it's actually received. Dividends are generally taxed when received. Capital gains, however, are taxable only when the capital property is sold. In tax terms, this is when capital gains are referred to as "realized."

Understanding the taxation of some common assets

Mutual funds

The increase between your purchase price and the market value of your mutual fund units is taxed as a capital gain when the units are deemed to

be sold. Distributions from a mutual fund, such as dividends or interest, are taxable whether you receive them in cash or reinvest them in additional units. If you reinvest distributions to purchase additional units of the same fund, the reinvested amount is added to your adjusted cost base (ACB).

Segregated fund contracts
From a tax perspective, when a segregated fund is redeemed, the contract's increase in value over its original purchase price is taxed as a capital gain. With a segregated fund, there is not a physical distribution. Instead, the segregated fund allocates taxable income and realized capital gains or losses to investors. The amount of the allocation is added to (or in the case of capital losses, deducted from) your ACB and tracked by the insurance company. Allocations cannot be paid in cash like mutual fund distributions.

Stocks
The increase between your purchase price and the market value of your stock holdings is taxed as a capital gain when the stock is sold. Any dividends received from the stock are taxed at rates applicable to Canadian or foreign dividends.

GICs and Canada Savings Bonds
The principal amount of a GIC or Canada Savings Bond is not taxable. Only the interest earned on this investment is taxable.

Incorporate investment tax planning into your overall strategy

It's a good idea to take every opportunity to minimize the tax you pay. After all, paying more tax than required means less money in your pocket. Investment taxation is an often overlooked but very important area of personal tax planning. Contact your advisor and discuss the best approach to taxes and your investments.

In Canada, one way that individuals pay tax is according to the amount of income on their tax return. As this taxable income increases, so does your tax rate, to a point. This is called a progressive tax system. Each increment of taxable income is taxed at a specific rate and is referred to as a marginal tax bracket. You should be aware that tax rates vary by province and different tax rates apply to different types of income.

SPRING CLEAN **YOUR BODY**

COMBAT WINTER INDULGENCES AND GIVE YOUR SYSTEM A FRESH START

Conquering spring cleaning is a great feeling. Clearing the house of dust, dirt and clutter is a perfect way to take on a new season. This is also a good time to change your routine, your habits and even your diet.

Most of us could benefit from a simple dietary tune-up. Here are some food choices you can make to help spring clean your body and reduce toxins in your system.

To improve your health and well-being, try the following:

A variety of brightly coloured fruits and vegetables

Fresh produce contains high amounts of antioxidants that protect our cells from toxins. These toxins are responsible for cell damage, which in turn causes aging, clogged arteries and cancer.

Fermented foods

Eating foods that contain healthy bacteria can help digestion and nutrient absorption. Yogurt, sauerkraut, miso, pickles, kimchi and kombucha can help restore healthy stomach bacteria after taking antibiotics. Healing the stomach has also been linked to improved mental health.

Water

By drinking at least eight glasses of water and water-based beverages daily, you can help to flush out toxins. Water is essential to our bodies. It keeps our cells healthy, improves energy and helps control appetite. Add lemon, frozen berries or mint to put some zip in your sip.

Healthy fats

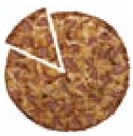
While many people focus on cutting out fats completely, healthy fats are essential to cell health and nutrient absorption. Healthy fats come from flax, olive oil, avocado and nuts. These have an anti-inflammatory effect in the body.

Detoxifying foods

We are all exposed to toxins in everyday life. By eating foods that help to pull toxins out of our cells and flush them from our system, we can work to reverse or halt the damage. Here are foods that help detoxify:

- Leafy greens, such as wheatgrass, kale, spinach, chard and arugula
- Broccoli sprouts
- Lemons, limes and other citrus fruits
- Sea vegetables, such as chlorella, spirulina, dulse and kelp
- Garlic
- Green tea

Here are some foods to avoid as you cleanse your system:



Processed food

The less we eat that comes from a box or a takeout window, the better. Stick to natural foods that don't require an ingredients list in order to avoid additives, preservatives, dyes, hidden sodium, sugar and fat.

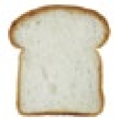
Caffeine

Many people will feel the urge to stop reading at this point, but a dependency on caffeine is a great reason to take a break from it. Cutting caffeine for even a week can help to improve sleep, reduce dependency and actually improve energy. Consider replacing coffee and black tea with herbal tea.

Sugar

Added sugar in North American diets has reached an all-time high with the sneaky sugars in processed food. Studies have confirmed the addictive characteristics of sugary foods. Skip sweets, limit processed food and choose naturally sweet foods such as fruit.

Processed grains



These include white bread, white pasta and white rice. Many people feel better when they reduce their intake of processed grains. If you consume them at every meal, consider replacing them with whole grain versions, such as 100 per cent whole wheat bread, 100 per cent whole grain pasta, quinoa or brown rice.

Challenge yourself

Developing good habits, avoiding the junk and choosing nutritious, beneficial foods can go a long way towards improving your health. If there's something that you tend to crave or overindulge in, it may be a sign that you need to pass it up for a while. Like any change in routine, it can be a bit of a challenge at first, but you might discover it's well worth the effort once you feel the difference it makes.

This article was provided courtesy of a Wellness Consultant from Tri Fit Inc. (www.trifit.com).

10 STEPS TO A **HEALTHIER HOME**

Maintaining your personal health means practising good habits in a few different areas. Eating nutritious foods and exercising regularly are two great ways to stay healthy. One area that may not be as obvious is the health of your home environment and the quality of indoor air that you breathe. Keeping your home free of allergens and potentially harmful mould growth supports good health but may also help avoid health issues down the road.

A home may be or become unhealthy because it contains mould, dust, carbon monoxide, allergens, pests or toxic chemicals. Keeping these common environmental household hazards in check can help reduce short-term and long-term health risks. Here are some easy ways to create a healthier environment in your home:

1. Thoroughly dust your home. Clean air conditioning and heating filters, ducts, and vents to decrease exposure to pollens and other airborne allergens.

2. Dispose of old paint, thinners, oils, solvents and stains. Use your city's hazardous waste drop-off centre.

3. Dispose of old, potentially toxic cleaning products. Use healthier low-emission alternatives such as baking soda, borax, cornstarch, lemon juice, soap, steel wool and vinegar.

4. Ensure all fuel-burning appliances are working properly. Have them inspected annually by qualified professionals.

5. Keep your home dry. Clean all mould and mildew from bathrooms and other damp areas with non-toxic cleaning products. Fix anything that may be causing dampness, which could allow mould to grow.

6. Change batteries in smoke and carbon monoxide detectors at least once per year.

7. Have your chimney professionally cleaned to reduce the chances of carbon monoxide exposure.

8. Avoid smoking indoors as tobacco smoke contains high levels of air contamination.

9. Do paint stripping and sanding work outdoors as they can generate high levels of pollutants.

10. Increase home ventilation to allow more outdoor air in, remove stale indoor air, reduce indoor air contaminants, and help limit the build-up of moisture.

Canadians spend an average of 90 per cent of their time indoors, so healthy indoor environments can contribute to personal health.[1] Include your home as part of your personal health practices, and you're on the way to a home that's comfortable, clean, well ventilated and safe from toxins.

This content was provided courtesy of Healthy Lifestyles e-newsletter from Manulife Financial Affinity Markets.

[1] www.hc-sc.gc.ca/ewh-semt/air/in/poll/index-eng.php

STRAWBERRY RHUBARB BREAKFAST CRISP

This recipe is a great breakfast for a sweet tooth. It is very versatile and can be made with any fruit you have on hand. Any combination of six to eight cups of fruit can be used. Create your favourite blend with berries, peaches, apples and pears as they come into season. This doubles as a delicious dessert with a scoop of vanilla frozen yogurt.

FILLING

4 cups strawberries, cleaned, hulled and halved
4 cups rhubarb, cleaned and sliced into half-inch pieces
1 tsp cinnamon
1/4 tsp nutmeg

TOPPING

1 1/2 cups oats (choose a gluten-free brand if gluten is an issue)
1/2 cup dried, shredded coconut
1/4 cup pumpkin seeds*
1 tsp cinnamon
3 tbsp coconut oil, melted
3 tbsp coconut sugar (or brown sugar), more or less to taste

* Use any blend of nuts and seeds to make the recipe your own.

DIRECTIONS

Preheat oven to 350°F. In a medium-sized bowl, toss the strawberries and rhubarb with cinnamon and nutmeg. Place the fruit in a 20 cm by 20 cm baking dish. In a second bowl, combine the oats, coconut, pumpkin seeds, cinnamon, coconut oil and sugar. Mix well. Sprinkle the topping over the fruit mixture, distributing evenly. Bake for 30 to 45 minutes or to your preferred softness. Serve with a dollop of Greek yogurt and a drizzle of honey if you find the rhubarb to be sour. Enjoy!

This recipe was provided courtesy of a Wellness Consultant from Tri Fit Inc. (www.trifit.com).

EXERCISE YOUR BRAIN!

Sudoku puzzles are a great daily workout for your brain. To solve the puzzle enter digits from 1 to 9 in the blank spaces. Every row, every column and every 3 x 3 square must contain one of each digit. Try to do it without peeking, but if you need help the solutions are to the right.

EASY

		3		5				7
			1	9	3	2		4
	2	6	8	4		9		
					5		8	
8	6		3		9		2	5
	5		6					
		7		6	2	4	3	
2		9	5	3	8			
6				1		5		

Puzzle by websudoku.com

MEDIUM

	9	7	8		1			5
			5				6	
5		6		4				8
9			6	7				
			1	5	4			
				3	2			6
3				8		5		7
	6				7			
1			4		5	6	2	

Puzzle by websudoku.com

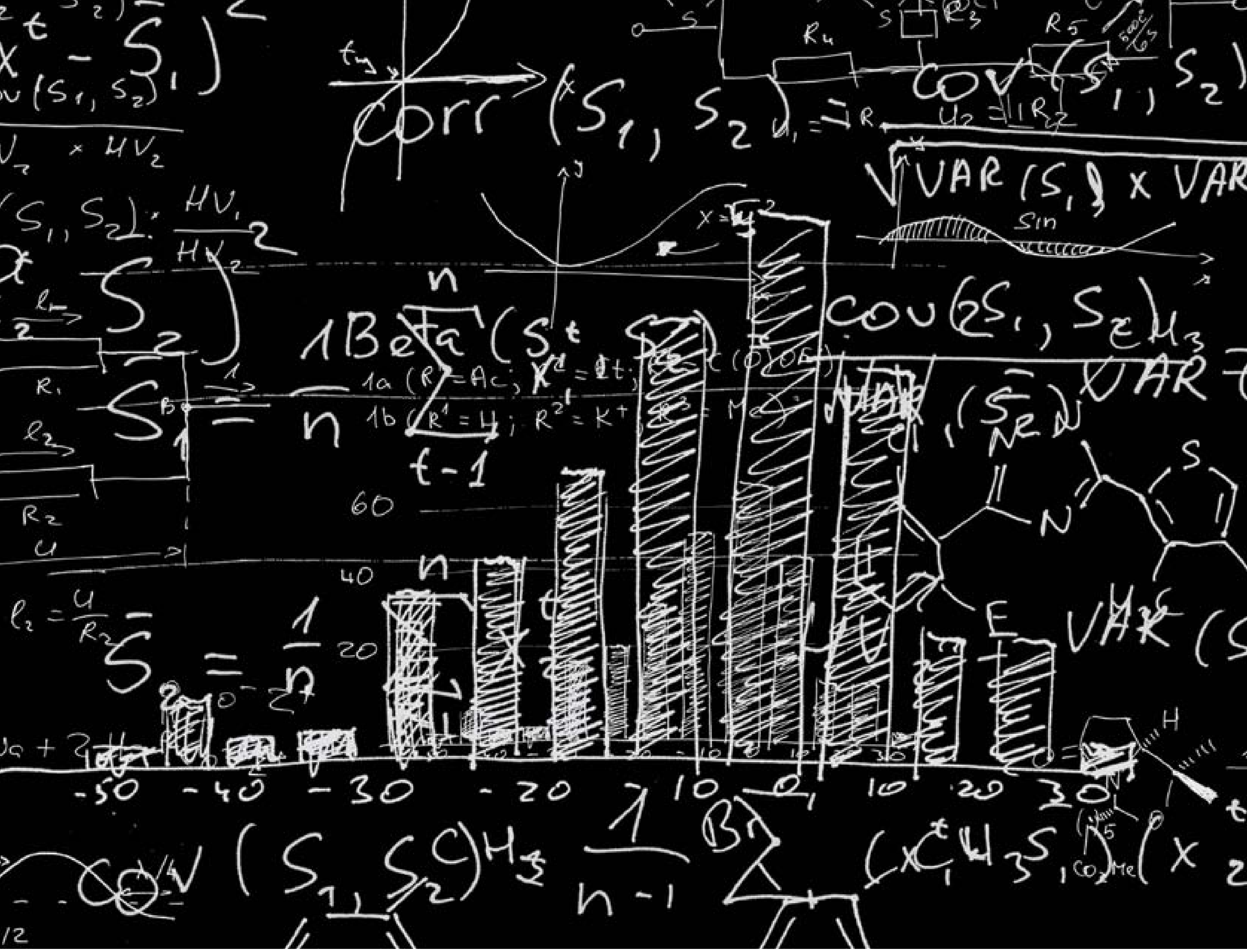
EXERCISE YOUR BRAIN! (Answers)

EASY

4	9	3	2	5	6	8	1	7
7	8	5	1	9	3	2	6	4
1	2	6	8	4	7	9	5	3
9	7	1	4	2	5	3	8	6
8	6	4	3	7	9	1	2	5
3	5	2	6	8	1	7	4	9
5	1	7	9	6	2	4	3	8
2	4	9	5	3	8	6	7	1
6	3	8	7	1	4	5	9	2

MEDIUM

4	9	7	8	6	1	2	3	5
8	3	1	5	2	9	7	6	4
5	2	6	7	4	3	1	9	8
9	5	2	6	7	8	3	4	1
6	8	3	1	5	4	9	7	2
7	1	4	9	3	2	8	5	6
3	4	9	2	8	6	5	1	7
2	6	5	3	1	7	4	8	9
1	7	8	4	9	5	6	2	3



Think investing is too complicated?
An advisor can help you make sense of it all.

We think you'll see that your investment goals are possible – whether you're just starting out, or getting ready to retire. Speak to an advisor today or visit **manulife.ca/investments** where you can access easy-to-use tools and resources that can help you be better prepared.

strong reliable trustworthy forward-thinking

Manulife Investments

For your future™