**Denikings insurance and investment broker**

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Why Invest With Us?

* We are worried for your retirement. If you do not plan for your retirement today, then how can you survive without income after your retirement? What are the retirement benefits from Government?
* We provide advice and offer you different funds based on your risk profile and objectives.
* We plan with you to make sure that your retirement planning is on track. if your investment does not grow more than inflation then what's the point to investment in that funds
* We have a lot more options to invest your money from low risk with capital guarantee to high return with high risk.
* Varieties of Mutual Funds, Segregated Funds, Market Link GIC, Guaranteed investment Certificate and High Interest Saving Accounts are available from all Major local Canadian banks, insurance companies & financial institutes. \* Mutual funds are sold through mutual fund dealer: Shah Financial Planning Inc.
* No fees, No service charges, No contract, and full flexibility - if you do not satisfy with us, you can move your investment where ever you want.
* We perform professional review of your investment once or twice in a year. Our assets review software will calculate and track your total assets
* We give you 24 hr access to check your portfolio, Available 365 days, just a phone call away.
* We also offer you complete 5 step financial planning which includes Income Protection (Insurance), Retirement, Child Education, Mortgage and Estate Planning.
* You can switch your investment from one institute to other without any fees.
* RRSP and TFSA investment is your money; you can withdraw it whenever you need it. Both plans have their own advantages so take full benefits of both plans

**What are the options available for your TFSA/RRSP/RESP/RRIF/ANNUITY/INCOME FOR LIFE/LIRA?**

**1. Savings Account & GIC**

 If your goal of investment is security of your capital and need money within next 2 years, it is better to invest in GIC for 1 year or 2 year or Manulife Advantage accounts; You can withdraw your money quickly without any penalties.

|  |
| --- |
| **SAVINGS ACCOUNT** |
| **Name of Financial Institute** | **TERMS** | **% INTEREST** |
| 1. Manulife Bank Advantage Account
 | Open | 1.0 % |
| 1. Scotia High Interest
 | Open | 0.75 % |

**Interest rate of GIC**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of Financial Institute** | **Manulife/IA TERMS** | **Manulife % INTEREST** | **IA % INTEREST** |
|  | 1 yr | 1.15 % | 1.15 % |
|  | 2 yr | 1.35 % | 1.65 % |
|  | 3 yr | 1.45 % | 1.80 % |
|  | 4 yr | 1.60 % | 1.75 % |
|  | 5 yr | 1.70 % | 1.55 % |

**Market link GIC**

Capital guarantee with variable R/R form

Desjardin Financial security - R/R varies from 0% to 30%

[https://www.youtube.com/watch? v=qIEM0VlfY6k](https://www.youtube.com/watch?v=qIEM0VlfY6k)

[https://www.desjardinslifeinsu rance.com/en/simulators/ Documents/GA-allocation- return/index\_en.html?WT.mc\_id= 5214](https://www.desjardinslifeinsurance.com/en/simulators/Documents/GA-allocation-return/index_en.html?WT.mc_id=5214)

**Performance of market link GIC fund is attached**

**2.  Segregated Fund ( guaranteed investment fund)**

100/100, 75/100, 75/75 (Maturity guarantee/ death guarantee)

Those who have long term goal of 15 years to 25 years or until retirement , especially who are near to age 50 but not completed 50 yr yet, they can select Canada life/Empire life Segregated fund for their 100% Death guarantee and 100% capital guarantee after 15 years plus growth. Additional advantage of Seg fund is 1.\* probate by pass 2. \* Creditor protection

**Performance of  Canada life  is  attached**

**3. Mutual Fund**

 Those who have long term and short term goal between 2 to 5yrs can also invest in mutual funds. Mutual funds and Segregated funds are similar but the difference is that mutual funds has less MER compare to Seg funds against that there is no capital guarantee on maturity or on death. Young people can invest in mutual funds for more returns and for wide selection of funds.

**Performance of mutual funds is attached**

**Call us today at 416 846 5837 and make an appointment for your Retirement planning**.