



RETIREMENT INCOME PLANNING

# Fee-Only Retirement Planning

Enjoy some peace of mind and **feel more confident** about your retirement.



## Planning For Retirement

At Buxton Financial For Retirement we know that retirement is a pivotal transition. You're moving into a new phase of life and the decisions you make now will shape its quality for decades to come.

It's no longer just "Do we have enough?" It's about the many interconnected decisions that need to be made within a short window of time.

Retirement income planning is not only about having enough, it's about how we strategically use what we have to live the life we want. Our fee-only, unbiased approach ensures decisions are based on your goals.

## Our Planning Process

Our planning model plans for all 3 phases of retirement and provides a customized approach.



*Restart*  
Early Retirement



*Relax*  
Middle Retirement



*Reflect*  
Late Retirement



# unbiased advice

WE PLAN FOR YOUR FUTURE

## Expert Advice



- **Personalized Retirement Plans:** Tailored strategies to meet your unique retirement goals and financial situation.



- **OAS & CPP Timing:** Expert guidance on withdrawal strategies to maximize your income.



- **Income Planning:** Ensuring a steady and reliable income stream throughout your retirement years.



- **Tax-Efficient Strategies:** Minimizing tax liabilities to maximize your retirement savings and income.



- **Estate Planning:** Comprehensive services to protect your assets and provide for your loved ones.

## Comprehensive Plan Fees

1. Standard Package - \$7,495 PLUS HST
2. Complex Package - \$9,895 PLUS HST
3. Premier Package - \$14,995\* PLUS HST

Our planning model plans for the 3 phases of retirement and provides a customized approach for each package.

We provide 4 meetings as part of our process to ensure a thorough plan with practical solutions and guidance throughout.

\* The Premier Package includes 5 meetings.





## Meet Marlene

### Marlene C. Buxton

RETIREMENT INCOME SPECIALIST

BA, CFP®, CLU®, RRC®, Chartered Financial Planner®

Marlene C. Buxton focuses on retirement planning. She takes her passion for numbers, details and documentation, and helps people plan for the retirement they want.

Marlene has a BA in Economics from Wilfrid Laurier University and was awarded first place on the President’s list for having the highest score in Canada on her sitting of the CFP® (Certified Financial Planner® Professional) exam in 2015.

Her mission is to ensure that the challenges associated with making informed decisions around retirement are simplified.



**“I have conversations about your life, not just your money.”**

## Hear what clients have to say -



Marlene has a true person-centred approach, as well as tons of technical expertise.

We completed the process feeling confident that all angles had been considered and that we have a plan that is fit for our needs and wishes.

S. Tanchak



Marlene is outstanding in her field. A true professional that confirmed our vision and developed a plan for our retirement.

Nothing better than dealing direct with the owner and their passion for their craft with zero conflicts of interest!

K. & A. Williams



Really enjoyed working with Marlene on mapping out my financial plan. She was incredibly thorough and the process was designed not to be overwhelming.

I would highly recommend a clear plan for how and when they can retire.

K. Ormsby

Book a complimentary consultation at [www.buxtonfinancial.ca](http://www.buxtonfinancial.ca)