



Turn asset decumulation into asset growth

Cascades Financial Solutions is Canada's leading retirement income insights solution. We empower wealth management firms to enter the rapidly growing retirement decumulation space and grow their assets under management. Our comprehensive retirement planning report takes into account tax minimization, cash flow optimization and insurance insights. This enables advisors to provide in-depth planning advice they could never do before on their own.

Grow AUM with our Risk-Free Trial Offer

To help wealth management firms manage the financial impact of COVID-19, we're now offering free access to Cascades for 45 days, risk-free.

Talk to us

Martin.Carignan@purefacts.com

Ian@cascadesfs.com

PUREFACTS

CASCADES
FINANCIAL SOLUTIONS

A PureFacts
Partner
Company

One solution. Many benefits.

Wealth management firms can:

- ◊ Grow AUM and cross-sell insurance products
- ◊ Automatically provide retirement income planning at scale via API
- ◊ Attract and retain top advisors by providing best-in-class technology and ongoing training

Advisors can:

- ◊ Accurately create the most tax-efficient withdrawal plans
- ◊ Dramatically reduce the complexity and duration of retirement income planning
- ◊ Clearly demonstrate the value of financial planning advice

Clients can:

- ◊ Quickly answer the most common retirement question: "Are we going to be okay?"
- ◊ Enjoy tax savings to live their dream retirement
- ◊ Feel confident they are drawing down retirement income in the best possible way

Cascades tax-efficient retirement plan

Cascades provides a detailed summary of competing withdrawal strategies, a clear breakdown of retirement income, key planning considerations, and long-term financial projections. It is the only decumulation tool on the market that focuses on cash flow and tax optimization to determine the best drawdown strategy. Here's how Cascades reveals the tax difference of competing withdrawal strategies.

Best Strategy

Registered Funds First

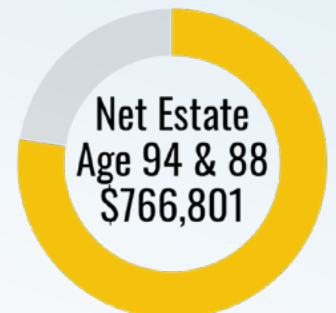
Registered >
Non-Registered > TFSA



Runner Up

Non-Registered Funds First

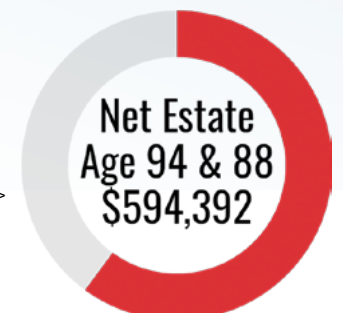
Non-Registered >
Registered > TFSA



2nd Runner Up

Tax Free Funds First

TFSA > Non-Registered >
Registered



Tax savings for clients. Growth opportunities for wealth management firms.

From simple to complex, Cascades helps clients with their unique situation.

Client Scenario #1

High net worth couple transitioning into retirement

Age	Male: 60 Female: 58
Total assets	\$1,000,000 with advisor \$1,000,000 opportunity to consolidate
Situation	<ul style="list-style-type: none"> ◇ Wonder if they'll have enough sustainable retirement income ◇ Want to leave an inheritance for family ◇ Multiple income sources (employer pensions, RRSPs, LIRAs, rental properties, inheritances) ◇ Case is too complex to calculate and optimize without Cascades
Income Goal	\$120,000 Annual retirement income
The plan	\$138,200 Annual disposable income Best Strategy: Registered Funds first
Total tax savings	\$180,000 over 30 years
Advisor opportunity	<ul style="list-style-type: none"> ◇ Recommend consolidating assets to implement the plan ◇ Use the 30-year tax savings to purchase a permanent life insurance policy (\$6000 annual premium)
Total advisor compensation	Year one: \$19,000 for advisor <ul style="list-style-type: none"> ◇ \$10,000 trailer for managing \$1,000,000 additional AUM ◇ \$9,000 commission from life insurance sale
Client benefit	<ul style="list-style-type: none"> ◇ Confident they'll have enough sustainable annual retirement income ◇ Life insurance: tax-free inheritance of \$460,000



Client Scenario #2

Mid-market couple planning early retirement

Age	Male: 57 Executive Female: 56 Teacher
Total assets	\$700,000 retirement savings \$30,000 LIRA with advisor
Situation	<ul style="list-style-type: none"> ◊ Wife is retiring at age 56, husband would like to retire with her ◊ Wondering if they can afford to both retire early ◊ If the wife passes away early, her teacher's pension is reduced by 2/3rds, and there is no survivor benefit for OAS
Income Goal	\$60,000 Annual retirement income
The plan	\$73,500 Annual disposable income Best Strategy: Registered Funds first
Total tax savings	\$56,000 over 34 years
Advisor opportunity	<ul style="list-style-type: none"> ◊ Recommend consolidating assets to implement the plan ◊ Use the annual excess of \$13,500 for a permanent "first-to-die" life insurance policy to serve as a survivor benefit on any lost pension
Total advisor compensation	Year one: \$30,100 for advisor <ul style="list-style-type: none"> ◊ \$6,700 trailer for managing \$670,000 additional AUM ◊ \$23,400 commission from life insurance sale
Client benefit	<ul style="list-style-type: none"> ◊ Certainty the husband can retire early ◊ A permanent "first-to-die" life insurance policy with a tax-free survivor benefit of \$466,000 for retirement income replacement



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