

Exclusive Invitation to a  
**RESOURCEFUL LUNCHEON**



**Confidence in a Changing World!**

While enjoying a buffet Lunch,  
be inspired by **two VPs** of Mackenzie Investments  
**Private Wealth Specialist and Group Specialist**

- How a small business can **Attract, Retain & Motivate employees**
- Group RRSP or DPSP? You may **save** thousands in payroll taxes by making an informed choice
- **Valuable insights of the currency, interest rates, investment market**
- How you can lower **Management Fees for a Pension Style performance**
- **The Pros and Cons of the Exchange Trade Funds, ETFs**

**Date: Thursday, Nov 2, 2017**

**Time: 11:30am-1pm**

**Location: The Luther Village on the Park, Waterloo**

**Limited Seating!** Participation by **reservation only** before **October 25, 2017**  
by calling Lumi at 519 886 7300 ext 5, or email: [Lmironescu@mcwaterloo.on.ca](mailto:Lmironescu@mcwaterloo.on.ca)

*A Complimentary Event by **MICHAEL ELLIS** and **LUMI MIRONESCU**, Investment Advisors,  
Investia Financial Services, in partnership with Mackenzie Investments!*



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Investments IN A CHANGING WORLD



# FINANCIALLY HEALTHY EMPLOYEES CONTRIBUTE TO YOUR COMPANY'S BOTTOM LINE

## Mackenzie Group Plans

Providing employees with Financial Education through your Group Retirement Plans provides many benefits to both employers and employees.

### Increase productivity, employee morale and reduce absenteeism

- #1 stressor is money. In fact 61% of workers cited money as their main stressor (Desjardins: Canadian Workers Feel More Financial Stress, 2009)
- Stressed employees are less productive and more likely to call in sick. In fact a UK study found 1/3 of employees claimed their productivity had been damaged due to money worries and 32% admitted to calling in sick due to stress with 36% of those citing financial pressure was the main reason (Forbes: Why Workplace Financial Education Should Be Part of Every Employer Agenda)
- 81% of employees have taken time off due to financial stress (9th Annual MetLife Study of Employee Benefit Trends, 2011)

### Attract and Retain

- 6 of 10 respondents say it is unlikely they would take a job with an employer who does not have an employee retirement savings plan (Benefits Canada Magazine)
- 45% of employees say benefits are a contributing factor to their decisions to stay with their current employer (6th Annual MetLife Study of Employee Benefit Trends)
- 72% of employees say retirement benefits are an important factor in loyalty (Benefits Canada Magazine)
- 50% of employees said they would leave their company if another company offered them the same salary and a better employee retirement savings plan – especially younger employees (Benefits Canada Magazine)

### Grow your bottom line

- Save \$2000 a year with a financially healthy employee. (Employee Financial Education Division – Whitepaper: Increase Profitability through Employee Financial Literacy)

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