

Esprit

**RTOERO
2024**

Membership and
group insurance
information



**Start your
retirement
lifestyle now**

Sign up
for free:

rtoero.ca/join

Retirement planning
for every generation

Explore your road
to retirement

Save with RTOERO

Are you retirement
ready?

Everything to think
about for retirement
planning



We believe in the power of our community to secure a better future.

We are a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. With 84,000 members in 51 districts across Canada, we are the largest national provider of non-profit group health benefits for education retirees.



Connect with us:

1-800-361-9888

416-962-9463

rtoero.ca

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linkedin.com/company/rto-ero



bit.ly/RTOEROYouTube

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I think retirement planning and learning are similar in many ways:

1
Important at any age

2
About the journey, not just the destination

3
More fun and successful when done as part of a learning community

JIM GRIEVE
CHIEF EXECUTIVE OFFICER, RTOERO



You can follow Jim on Twitter
[@JimAwesomeYears](https://twitter.com/JimAwesomeYears)

Retirement planning for every generation

Whatever your stage in life, there's an opportunity to consider where you are in your retirement journey.

BY JIM GRIEVE

Time is an asset for Gen Y and Z

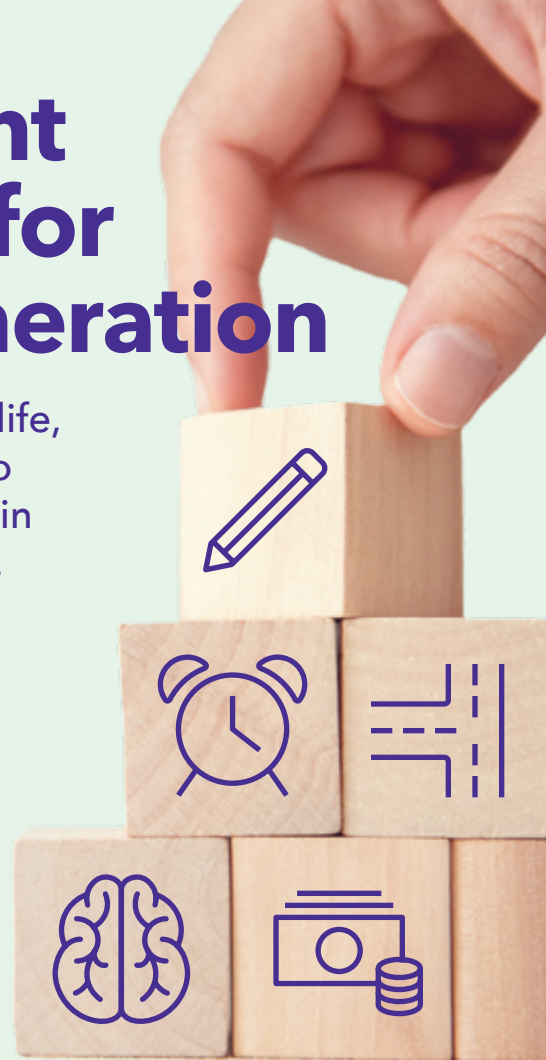
Believe it or not, our youngest RTOERO member is in his 20s. It goes to show that it's never too early to start thinking about retirement. As a millennial, you're starting out your career, but this is also a great time to start saving, because you have time on your side.

Even if you're paying off student loans and saving for other important life goals, putting a small percentage of your income toward retirement savings will really pay off. Because you have decades until retirement, your investment will grow over the years. This is also a good time to find a financial adviser, if you don't already have one – so you have sound fiscal advice in the years ahead.

For Gen X, knowledge is power

A study shows that only 12 per cent of Gen Xers have estimated their retirement needs. Attending a retirement planning workshop, like those hosted by RTOERO, is one great way to calculate retirement needs and access tips and tools.

For Gen X, caught in the squeeze of paying the mortgage, saving for children's post-secondary education and trying to save for retirement, the strategy is to save as much as you can, as early as you can.



Many Gen Xers put off planning until they're closer to retirement – not realizing the benefits of planning early. It also helps to talk to retired colleagues to find out what they would have done differently. This kind of advice is priceless.

Baby boomers can still "catch up" on retirement savings

For baby boomers within five to 10 years of retirement, it's not too late to make up for "lost time" and create a plan to meet your needs for the next stage of your life journey. Here are some ways to make that happen:

- Attend one or more retirement planning workshops, to make sure you have the information you need. To find a workshop near you, visit rtoero.ca/rpw.
- Prioritize your own retirement needs and accelerate your retirement savings.
- Prepare for the transition to retirement by connecting with new communities. Joining a membership group such as RTOERO is one good example.

Top benefits of RTOERO membership before you retire

Not ready to retire yet? Don't wait to start enjoying these benefits of RTOERO membership.

Discounts



Save up to **40%** on house and car insurance



Exclusive solo and group **travel discounts**



3,000+ discounts with Venngo MemberPerks®



TELUS Exclusive Partner Program discounts on cellphones, rate plans and more.

Programs & Services



Enjoy district programs & start to build your post-retirement network



Bilingual services and francophone districts



Access to trip cancellation and trip interruption coverage

Giving Back



Opportunity to apply for **\$2,500** annual grant for the local charity you volunteer with



Annual post-secondary scholarships

Publications



Award-winning quarterly lifestyle magazine, *Renaissance* renaissance.rtoero.ca

Tax Tips annual comprehensive document to help members during tax season

Award-winning *Liaison* e-newsletter

Online Community



Engage with a vibrant online community via **Facebook**, **Twitter**, **YouTube** and more

Gain essential retirement planning info and tips through blogs, webinars and more – rtoero.ca/resources

Membership is **free** until you retire and is waived for Entente Group Insurance participants!



Your road to retirement

15-20 years before you retire

Connect with us online – rtoero.ca. It's never too early to start planning.

1

5-10 years before you retire

Make sure you're retirement ready. Attend one of our Retirement Planning Workshops rtoero.ca/rpw

2





5

Up to 2 months before you retire

Send in your RTOERO membership and group insurance applications before your current benefit plans end. Notify your employer that you intend to retire.

4

6 months before you retire

Set up an appointment with your financial planner and look into your pension, if you have one. Consider your insurance needs: rtoero.ca/insurance

3

1-5 years before you retire

Join RTOERO to make friends and enjoy discounts and services to help you transition into retirement. Membership is free until you retire.

rtoero.ca/join

Retirement

RTOERO is here for you now, and here for your future.

- Attend RTOERO events
- Travel
- Volunteer
- Enjoy your retirement



Top reasons to join RTOERO

RTOERO welcomes members from the broader education community – including early years professionals, teachers and those working in schools, school boards and post-secondary.

Free

1. Membership is free until you retire and is waived for Entente Group Insurance participants
2. Free retirement planning workshops

Insurance

3. Available to any member
4. Largest non-profit health insurance in Canada for education retirees
5. Insurance plan is owned, designed and managed by members for members
6. Guaranteed acceptance within 60 days
7. Group plan = security for all members
8. No cost difference based on age
9. Comprehensive affordable coverage
10. Great coverage available across Canada
11. 93-day travel coverage included at no extra cost
12. In-depth, user-friendly insurance guide

Discounts and perks

13. 3,000+ MemberPerks® discounts
14. Preferred partner discounts on products for hearing and vision care
15. Exclusive travel discounts
16. Save up to 40% on home/car insurance

Member programs and services

17. Bilingual service and francophone districts
18. Events, clubs and activities in your community hosted by your peers
19. Exclusive group and solo travel, tours and discounts
20. Cellphone discounts through TELUS Exclusive Partner Program
21. Access to trip cancellation and trip interruption coverage
22. Fast response time
23. Retirement planning resources
24. Goodwill program
25. Support for healthy, active living



Whether you are retiring this year or within the next 5-15 years, join **RTOERO** to cruise through retirement worry-free! From insurance plans to discounts, we've got everything you need to retire happy and make your awesome years healthy and fun.



Political advocacy

- 26. Pension support and advocacy
- 27. Government advocacy on key seniors' issues
- 28. Vibrant Voices advocacy campaign

Community service/giving back

- 29. Volunteer and leadership opportunities
- 30. Annual community grant program
- 31. Scholarships for students sponsored by RTOERO members

Research

- 32. RTOERO Foundation funds research on healthy aging
- 33. Awareness campaign – social isolation

Publications

- 34. Renaissance – award-winning quarterly magazine
- 35. Monthly e-newsletters
- 36. Tax Tips – help for members during tax season

Online community

- 37. Connect and engage with RTOERO and other members via Facebook, Twitter, YouTube, LinkedIn
- 38. Blogs and vlogs
- 39. Comprehensive resources at rtoero.ca/resources

Popular member benefits explained

Everything we do aligns with our vision of a healthy, active future for every member of the education retiree community in Canada. We regularly ask members for feedback. Our insurance plans, ongoing information and support, and community involvement opportunities are some of the most popular benefits of RTOERO membership.



#2

Free retirement planning workshops

The practical aspects of preparing for retirement can sometimes be overwhelming, which is why our free retirement planning workshops are so popular. **Attendance at our workshops has more than doubled** in the last few years. Sign up for a session to see why.

Learn more about the workshops on page 13.



#4

Largest non-profit health insurance in Canada for education retirees

Our group health insurance for retirees provides the peace of mind that we will all pay the same amount, and the coverage will be there for us when we need it. Ninety per cent of our members say they're **satisfied with our health plans**. And 87 per cent would recommend us to others.

Explore our plans at rtoero.ca/insurance.





#34

Award-winning publications

Our member publications include articles to keep you informed and help you live your best life. *Renaissance*, our quarterly magazine, is our highest-rated communication channel. Members appreciate the thoughtful design and health and well-being focus of the magazine.

Explore our publications at rtoero.ca/resources



#30

Giving back & community grants

Giving is in our DNA. Each year, RTOERO districts sponsor grants for local community projects. To date, we've **donated more than \$1.95 million** to projects championed by members, who also volunteer for the initiatives we're supporting.

See more ways we give back at rtoero.ca/giving-back and view our annual report at annualreport.rtoero.ca.

RTOERO group insurance plan



Extended Health Care Plan



Prescription drugs

(85% reimbursement)

- \$3,400 per year
- All prescription drugs
 - Includes brand name drugs with physician authorization

Paramedical practitioners

(80% reimbursement)

- \$1,300 combined maximum per year for 18 eligible practitioners
- Doctor referral not required

Vision care

(80% reimbursement)

- \$400 every 2 years for prescription eye glasses, sunglasses and contact lenses, laser eye surgery
 - Includes additional coverage for cataract related costs
- \$150 every two years for eye examinations

Travel

(100% reimbursement)

- Unlimited number of trips up to 93 days each (additional days may be purchased with Supplemental Travel Plan)
- Up to \$10 million per insured person per trip for eligible emergency medical expenses
- Pre-existing medical conditions covered subject to 90-day medical stability clause
- Up to \$6,000 trip cancellation and interruption/delay per insured person per trip
- Up to \$1,000 for luggage loss
- Up to \$10,000 for vehicle return
- Top up travel coverage with extra days and extra trip cancellation/interruption



Aids and appliances

(80% reimbursement)

- Includes but not limited to: devices such as cataract lenses, CPAP machines, hearing aids, orthotics, mobility aids, prostheses, wigs

Express Scripts Canada Pharmacy™ will offer enhanced prescription drug benefits:

- 100% reimbursement for generic maintenance prescription drugs or 90% for eligible brand-name prescriptions
- Free home delivery Monday to Saturday
- 24/7 access to Express Scripts' pharmacists to help you understand your medications
- Convenience services, including a mobile app and refill/renewal reminders

Additional benefits

(80% reimbursement)

- Lab tests, private-duty nursing, emergency ambulance

CloudMD®

- Second opinion diagnosis and treatment
- Answers to questions about a medical condition
- Assistance understanding prescribed care and treatment options
- Support finding a specialist or treatment facility in Canada
- Help navigating the healthcare system
- Relevant information about a medical issue

Visit

rtoero.ca/insurance
for full details and to apply



Hospital and Convalescent Care



Semi-Private Hospital (95% reimbursement)

- Unlimited number of days

Convalescent Care (80% reimbursement)

- Following a 24-hour hospital stay
 - Home care up to \$75 per day for a maximum of 30 days of care
 - Convalescent facility care up to \$75 per day for a maximum of 30 days per year
- 3 days of home care following surgery in a hospital



Dental Plan



Basic and preventive (85% reimbursement)

- Unlimited maximum
- One standard exam, recall exam and polishing every 9 months
- Includes fillings, x-rays and repairs/rebase/relining of existing dentures
- Scaling for up to eight units per person per year

Minor Restorative (80% reimbursement)

- \$800 per year
- Includes implantology, root canal therapy, and treatment of bones and tissues.

Major Restorative (50% reimbursement)

- \$800 per year for crowns, posts, onlays and inlays, including crowns on implants
- \$800 per year for fixed bridges and partial dentures, including those on implants



RTOERO group insurance plan

	2024 rates	Ontario*	Quebec*
Hospital and Convalescent Care			
Single	\$16.21	\$17.51	\$17.67
Couple	\$32.37	\$34.96	\$35.28
Family	\$38.05	\$41.09	\$41.47
Extended Health Care			
Single	\$110.34	\$119.17	\$120.27
Couple	\$220.71	\$238.37	\$240.57
Family	\$264.87	\$286.06	\$288.71
Dental			
Single	\$71.18	\$76.87	\$77.59
Couple	\$140.36	\$151.59	\$152.99
Family	\$175.02	\$189.02	\$190.77

* Where required by law, applicable taxes **have been included** in these monthly premium rates (8% in Ontario and 9% in Quebec).

For full details about our health plans, visit rtoero.ca/insurance

Even with provincial plans, you need prescription drug coverage. Provincial plans cover less than half of the prescription drugs in Canada.



This insurance product (if included with your coverage) is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and is administered by Johnson Inc. ("JI"). JI and RSA share common ownership. Global Excel Management Inc. is the company appointed by RSA to provide medical assistance and claims services for this insurance product. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. ©RSA, RSA & Design and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by RSA.

Feel confident moving forward with your retirement plans



Sign up for a free workshop

Join us at a free retirement planning workshop to learn what you need to know about preparing for retirement. We'll help you get clear on your next steps.

Our popular and comprehensive session covers:

- Benefits of activating your free RTOERO membership while you're still employed
- Planning for your financial future
- Your pension
- Health benefits for retirees, including the advantages of group insurance
- Retirement insights from your peers

Our session is for everyone from the education community – whether you're retiring this year or considering retirement in the next few years

- Staff from private school, First Nations, public/Catholic schools, and school boards
- Early years staff
- Post-secondary faculty and staff
- Staff from Ministries of Education, education associations, student transportation

Visit rtoero.ca/events to sign up

Our workshops get rave reviews!

"My husband and I have been retired for two weeks and are loving this new stage in our life. We appreciate the information and guidance we receive through RTOERO." - **Jo-Ann**

"RTOERO provides a wealth of financial information and helps with planning everything from daily budgets to once-in-a-lifetime travel!" - **Gordon**

"I attended a few RTOERO Retirement Planning Workshops before I retired, and I knew that being part of this organization was the right thing to do. I've told all my former colleagues to sign up when it's their turn to retire!" - **Carolyn**

The procrastinator's guide to retirement

Retiring soon? With our help, your happy retirement is 10 easy steps away.

1

Join RTOERO for seamless post-retirement benefits and member benefits.

2

Contact Service Canada to apply for the Canada Pension Plan (CPP) and old age security (OAS) entitlement.

For info, visit canada.ca/en/services/benefits/publicpensions/cpp.html

3

Be in touch with HR to make sure you've completed all the forms and requirements.

5

Check with your financial adviser regarding any last-minute details.



Helpful links

Joining RTOERO

rtoero.ca/membership

Canada Pension Plan

canada.ca/en/services/benefits/publicpensions/cpp

Old Age Security

canada.ca/en/services/benefits/publicpensions/cpp/old-age-security

RTOERO's job and volunteer opportunity board

rtoero.ca/services/classifieds



4

Look up the first RTOERO district event after you retire, and register.

6

Notify your colleagues of your retirement date and post-retirement contact information.

7

Advise your insurance provider of your retirement date. You won't be commuting to work after that date and are likely entitled to a discount.

8

Two-thirds of RTOERO members volunteer. Research a new volunteer "job."

9

Check the expiry date on your passport.

10

Retire happy!

Can you afford to retire?

How to get your finances retirement-ready

It's never too late to make smart financial decisions for retirement. That's true even – sometimes especially – in the last five years before leaving the workforce. Your past savings, present investments and future retirement income have set the stage. Now is the time for some crucial decisions. Tick these off your to-do list.



1

Fine tune and think strategically

Financial plans are ongoing. You'll likely have an even better sense of your retirement goals, assets and possible expenses. With that, make some final pre-retirement financial tweaks. Should you make a last push in RRSPs? Splurge while you have disposable income? Re-allocate assets? Downsize before or after retiring? Or at all? Check in with your financial adviser to discuss all of the implications.

"With just a few earning years left, ensure your plan still fits. That means updating your saving, spending and tax-efficient withdrawal strategies as needed", says Doug Lamb, a Toronto-based certified financial planner.



2

Try to pay off debt

Margaret Coleman, District 11, Waterloo Region was on track to carry her mortgage into retirement. So she accelerated her payments. Coleman never missed the extra money coming off her account, and three years before retiring she was mortgage-free. "Getting that paid off was the best thing I did," she says.

She also anticipated a future expense – replacing her aging car, which she owned outright. For the last three years of her work life, Coleman contributed the equivalent of a car payment every two weeks into a tax-free savings account. She saved \$11,000, which she put towards a new car after she retired. Great advance thinking to cut down a debt.



3

Seek advice widely

Go beyond your financial adviser to test drive your plans. Take advantage of retirement workshops, and pick the brains of friends or family who've already retired. "It's a whole different world, and you're trying to get your head around it," says Coleman.

Rick Atkinson, author of the book *Strategies for Retiring Right*, says people should create a thorough retirement vision—their financial picture, and also what a balanced lifestyle looks like. How will they maintain their physical, mental and spiritual health? What will make them happy? Then run that vision by a small and trusted circle.



4

Consider how continued work fits in

Lamb defines true retirement as the point where you no longer rely on work for money. That has ramifications on your plans. Many people choose to keep working after retiring from a career, maybe part-time in the same field or in a whole new area. There's a difference, however, between working for extra pocket money or to make ends meet.

Play with different scenarios around your revenue and spending, says Lamb. If your plan isn't viable without more income, and you're not willing or able to cut expenses, think about delaying retirement.



5

Be flexible

With people retiring younger and living longer, you may have to fund a retirement that lasts decades. Your goals may have timelines. Yet those can shift, and you need the funds available to adjust.

Coleman had a heart attack a year before she retired, and didn't take anything for granted. She decided to front load some of her big spending, taking early CPP and travelling to Russia, Turkey, India and Peru. "I wanted to kick things off my bucket list," she says.

To make the best financial choices, think carefully about what you really want to do in retirement and at what stage. Now that you can see the finish line, all of your plans come into sharper focus.

Everything you need to think about to plan for retirement in Canada



Retirement is a significant milestone and can feel like a huge transition after decades of going to work every day. We've put together this list to help.

Take the guesswork out of preparing for retirement. Download the ultimate retirement planning resource bundle for Canadian education workers.
rtoero.ca/retirement-bundle

Get ready



Set a date

The date you choose for your retirement may depend on several factors.

Many people in the education sector choose to retire at the end of June, the end of August or the end of December.

Attend a retirement planning workshop

We host retirement planning workshops throughout the year. Our workshops cover much of the information in this article in more detail. See page 13 for more info.

Join RTOERO

Join RTOERO now for seamless post-retirement benefits and member benefits. Your membership is free until you retire.

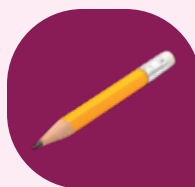
Connect with your RTOERO district

Find out which RTOERO district you're part of and see if there's an event you can join.

Make it official

Contact your HR department

Be in touch with your HR department to make sure you complete all the forms your organization requires.



Write your letter of retirement

Write a letter to your employer with your retirement date. Many people choose to include personal reflections in their letter.

Let your colleagues and contacts know you're retiring

Let your friends and contacts know you're retiring and give them your new contact information. Be prepared to announce your retirement to any committees or other groups you're part of.

Update your subscriptions

If you subscribed to newsletters or websites using your work email, make sure to update your subscriptions and login information. If you're already a RTOERO member, make sure we have your personal email address on file.

Pension, finances and insurance

Identify your income sources and expenses

Your income sources in retirement can include Old Age Security (OAS), Canada Pension Plan (CPP), your work pension, savings and investments (TFSA, RRSP, RRIF), and earnings from property, investments or part-time work.

Your expenses include taxes, housing costs, food, medical costs and insurance. Other expenses may consist of debt, travel, hobbies, caring for dependents, and post-secondary education for children/grandchildren.



Calculate different retirement scenarios

Your pension from work may be the most considerable portion of your retirement income. There's a good chance your pension provider has

online tools to help you calculate your pension amount and how it will vary depending on when you retire.

Discuss your unique pension situation

Contact your pension provider to discuss your situation.

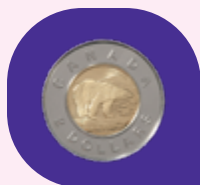
- Ask about what happens if you separate from your spouse or marry while on pension.
- Find out about survivor benefits.
- Ask when would be the best time for you to apply – June 30, August 31, mid-year.
- Ask about how your pension will be affected if you work while in retirement.
- Get the information on how to apply.

Update your pension information

While investigating your pension, make sure to register for online tools and name your survivor, if you haven't already.

Decide when to start receiving your CPP or QPP

Depending on your retirement age, you don't need to start receiving [Canadian Pension Plan \(CPP\)](#) or [Quebec Pension Plan \(QPP\)](#) right away. [When to take your pension](#) is an individual decision based on your circumstances.



Make a budget

List your retirement income streams and expenses. It might seem like your income in retirement will be quite a bit less than during your working years, but do the calculations using your net

income (your take-home income). You'll have fewer deductions in retirement.

Seek financial advice

An adviser can help you evaluate when the best time is to start your CPP and when to draw on RRSPs vs. your TFSA.

Decide on health insurance for retirees

Choosing your retirement insurance plan is one of the most important decisions you'll make as you prepare for retirement.

Here's some [information about what to compare when looking at insurance options for retirement](#) (plus a handy checklist).

Apply for insurance

Make sure to [apply for your insurance](#) within 60 days of your previous group insurance ending (that's usually 60 days after your retirement date). You will receive automatic approval.



Contact your car insurance provider

You may be eligible for a reduction in your auto insurance costs since you won't be commuting to work anymore. When you contact your insurance

provider, ask them when your insurance is up for renewal. If you're an RTOERO member, you're eligible for our [preferred home and car insurance](#), so it's worth comparing!

Pay down debt

If you have a mortgage remaining, consider accelerating payments. If you know you'll need to replace your car, consider increasing your savings to use towards payments, so you don't take on new debt after retirement.

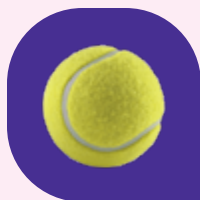
Apply for CPP or QPP and OAS

If you've decided to start CPP, make sure to [apply](#) for it. If you're 65, you can also [apply to start Old Age Security \(OAS\)](#). OAS is a government-provided pension, intended to supplement income after age 65. There's an option to defer OAS if you wish. As your retirement income increases, the [government will begin to claw back OAS](#) (called recovery tax). [Here is information about the Quebec Pension Plan \(QPP\)](#).

[Continued on next page ›](#)



Enjoying the awesome years of retirement



Think about activities you'd like to try

Our members suggest to **try a bunch of different activities** to find things you enjoy. They also say retirement is an excellent time to get back to an activity you used to enjoy, but didn't have time to do while working.

Having some idea of what you might want to do before you retire can help with the transition.

Understand social isolation risks

Social isolation is one of the issues **our Foundation** is tackling, so it's top of mind for us! Major life transitions – including retirement – can be a risk factor for social isolation. You can prevent loneliness and isolation. Here are some tips:

- Find a cause to support. Having a cause provides purpose and is a great way to meet people and build and maintain skills.
- Keep yourself active. Staying physically active helps you stay more capable and reminds you that you are capable.
- Make a plan. Something as simple as a weekly walk with a friend is a great start.
- Tell trusted friends about what's happening for you health-wise so they can look out for you in social situations. That way, you're less likely to avoid going out.
- Be willing to adapt and remind yourself you can. If you can't do an activity the same way, learn a new way or try something else.

Other items to take care of

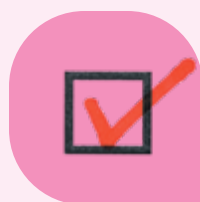
Investigate tax credits for retirees

One of the services we offer our members each year is our Tax Tips publication.

It's a good idea to continually monitor your tax situation to ensure you're taking advantage of the available credits and deductions.

Determine your power of attorney and update your will

Retirement is a natural point to **revisit your will** and to make sure you've identified a power of attorney for both personal care and property.



Create a list of important documents

A **personal inventory of essential documents** will be useful to you and it will help your loved ones if there's ever a time when they need to access the information. Use a spreadsheet and add a password if you'd like. Here's what you might include:

- List of insurance policies and contact information
- List of investment, retirement and bank accounts, with all contact information
- List of debt obligations, due dates, and contact information
- Location of documents (passports, insurance policies, power of attorney, living wills)
- List of doctors and contact information
- List of medications and contact information
- List of all pharmacies that you use
- Location of safety deposit box keys and original Social Insurance Number card

Check the expiry date on your passport and provincial health plan card

If travelling is on your to-do list, make sure to keep your documents current!



Read the full text of this blog at rtoero.ca/everything-you-need-to-think-about-to-plan-for-retirement-in-canada

Read other blogs on retirement planning, healthy aging and more at rtoero.ca/resources

What is your retirement personality?

Are you planning to retire or have you recently retired? If you are wondering what to expect and how to plan your time during this next life stage, the answers may come from you. Your personality and preferences will likely shape your retirement journey. To imagine your retirement, identify which of the following personalities most closely describes you.



Explorer

We all started out life exploring the world around us, and some never stop. Think Jane Goodall. This exploration might be physical or mental. Your retirement will offer time to explore the world around you.



Director

Directors are the organizers, the party planners, the centre of the social world. Think of the Barefoot Contessa or Oprah Winfrey. For you, retirement will mean that your social calendar is more full than ever.



Artist/Creator

For this personality, joy is found in making things. Painting, pottery, sculpture, knitting, sewing, gardening, decorating, writing – you get the idea. For you, retirement fulfils the dream of more time to pursue your creative endeavours.



Collector

The thrill for the collector is to have the most interesting objects or experiences. Purses, shoes, DVDs, wine, books, trips – anything and everything is fair game. Jay Leno, for example, is famous for his car collection. Your retirement will afford you the time to follow your interests.



Athlete

Kinesthetic learners need to move and love being on the go. They may participate in dance, yoga or sports, but competition isn't the main objective – the activity itself is the objective. Your retirement will allow more time for the active lifestyle you love.



Globe-trotter

We all started life exploring the world around us, and some never stop. Maybe you've got a list of places you want to visit. Perhaps you plan to throw a dart at a map and see where you land! Regardless of the approach, you plan to indulge your travel bug during retirement.



1-800-361-9888
rtoero.ca