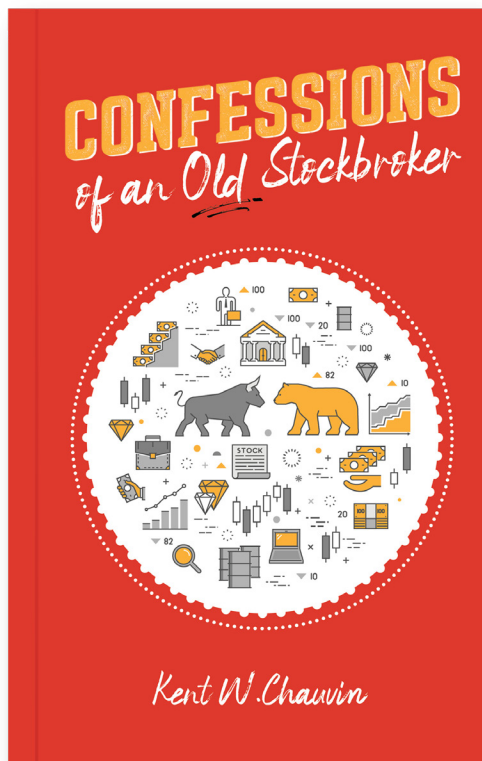


Seniors Coaching

with Kent W. Chauvin



Kent W. Chauvin's recently published memoir

Background

I was born in Toronto and raised in Victoria but spent most of my investment career in Vancouver. I trained at the Merrill Lynch "Military School" in New York City and spent 48 years in the investment business - 43 of them with the same firm. I looked after three generations of clients, including some who entrusted me with their investments for over 40 years.

Purpose

To assist seniors to better prepare for surprises that invariably come along. As we get older time seems to go faster and it becomes more and more difficult to deal with financial and health surprises; things we never had to deal with before and things we were never educated about.

Although I was in the financial services industry for many years, I do not sell any financial products.

If you need impartial advice on how to plan ahead/get organized, I'm here to help.



Retirement Coaching for Seniors (70+)

\$300/quarter or \$1,000 yearly fee*

Quarterly Meetings – by phone, zoom or in person

Reviews:

- Portfolio positioning – cash contingency
- Wills – contingent executors/other updates
- Health directives/power of attorney (province can take over)
- Annual physical checkups (can wind up with stage 4 cancer)
- Condo fees/contingency funds – enough?
- Insurance coverage – homeowner
- Organize all records/junk for estate
- Fitness regimen – walking 3 times a week
- Pet insurance – are accidents covered?
- Plan for home/care expenses – up to \$15,000/month
- Renovations – can easily exceed budget

*Payable by cheque only to:

Kent W. Chauvin

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Worksheet agenda available on paid enrollment.



Cash is worth a lot of money

Seniors' Surprises (actual cases in the past year)

Unexpected expenses:

- \$200,000 - strata special assessment
- \$60,000 - private hip replacement (waiting list too long)
- \$14,000 - new crowns
- \$6,000 - new hearing aids
- \$36,000 - yearly care home fees (can be much higher)
- \$20,000 - strata assessment for new windows
- \$36,000 - special in-home care fees (can be much higher)
- \$8,000 - cat surgery after accident
- \$200,000 - home renovation overage
- \$8,000 - one dental implant replacement

Checklist for Seniors

- When was your last physical?
- When was your last will update?
- When did you last exercise?
- When was your last investment review?
- When did you last check your strata's contingency fund?
- When did you last update your records for your estate?
- When did you last check your insurance policies?
- Did you get pet insurance that covers accidents?
- How much did you pay for income tax preparation?
- When did you last get a dental checkup?
- Is your home properly "accident proof"?
- Do you have a current contact list in the event of incapacity or death?