



“ I’ve worked with Jen and her team for over 20 years, and I would highly recommend her services to anyone at 3M who’s thinking about retirement. She understands 3M’s pension and benefits and brings it all together into one cohesive plan. She also takes a very personalized approach and this, together with her depth of knowledge, has helped me meet my goals.

Bruce Coull
Retired Channel Sales Manager for 3M Canada



Our Retirement Wealth Program for 3M Canada employees

While working with 3M employees like Bruce over the course of many years, we’ve come to understand the retirement challenges they face. This has led us to develop a specialized retirement wealth program for 3M Canada employees, which includes:

- ✔ **A comprehensive retirement plan**
We create a roadmap that shows where you are today, how to meet your retirement targets, and how to manage your wealth during retirement. This involves all assets and financial considerations, including 3M defined benefit or defined contribution plans, real estate, insurance, your OAC plan and any 3M stock positions.
- ✔ **Analysis of current portfolio**
We carefully consider your existing investments and determine what can be done to improve your asset mix, ensuring it is aligned with your plan’s objectives.
- ✔ **Recommended strategy**
Our approach focuses on creating a diversified portfolio customized to your individual needs, with the goal of navigating market volatility. We take into account your retirement plan, lifestyle aspirations, and cash flow objectives to offer recommendations suited to your specific situation. As your circumstances evolve over time, we work to adjust your portfolio accordingly.
- ✔ **Keeping you on track**
In addition to designing and tracking your investment portfolio, we monitor 3M stock to manage the concentration and currency risks associated with your employee share position. Your retirement plan will help us guide you with the timing and taxation of your 3M share dispositions, as well as the asset mix and timing of your retirement income from OAC and DCP plans.
- ✔ **Retirement transition guidance**
We take care of all the paperwork and make recommendations for when to start CPP and OAS. In addition, we determine an asset depletion strategy to help you minimize taxes in your retirement and estate plans.
- ✔ **Estate Plan**
We work to help you establish continuity between your generation and the next, which requires much more than writing a Will. While our estate specialists develop the appropriate financial structures, we also assist in goal-setting, communicating and education of younger family members.

If you are interested in learning more about our offering, you can explore our website or give us a call directly at the number below. We hope to hear from you soon.



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