



Placements 

Les nouvelles réalités de la retraite - et comment elles vous affectent

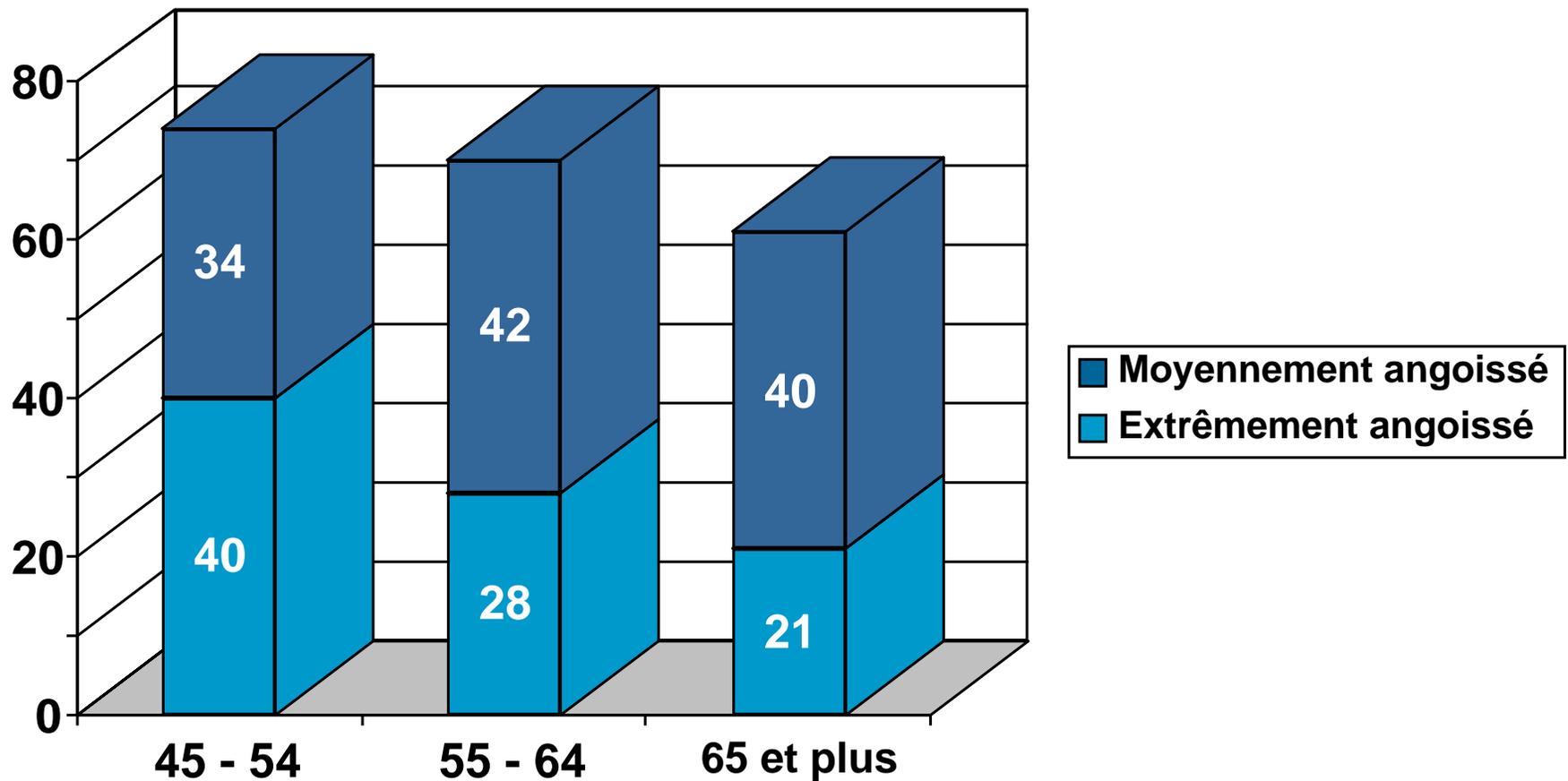
Nous redéfinirons la « retraite »



- Ça sera : **DISPARAÎTRE**
 - un processus et NON PAS un événement
 - une expédition et NON PAS une destination



Anxiété élevée



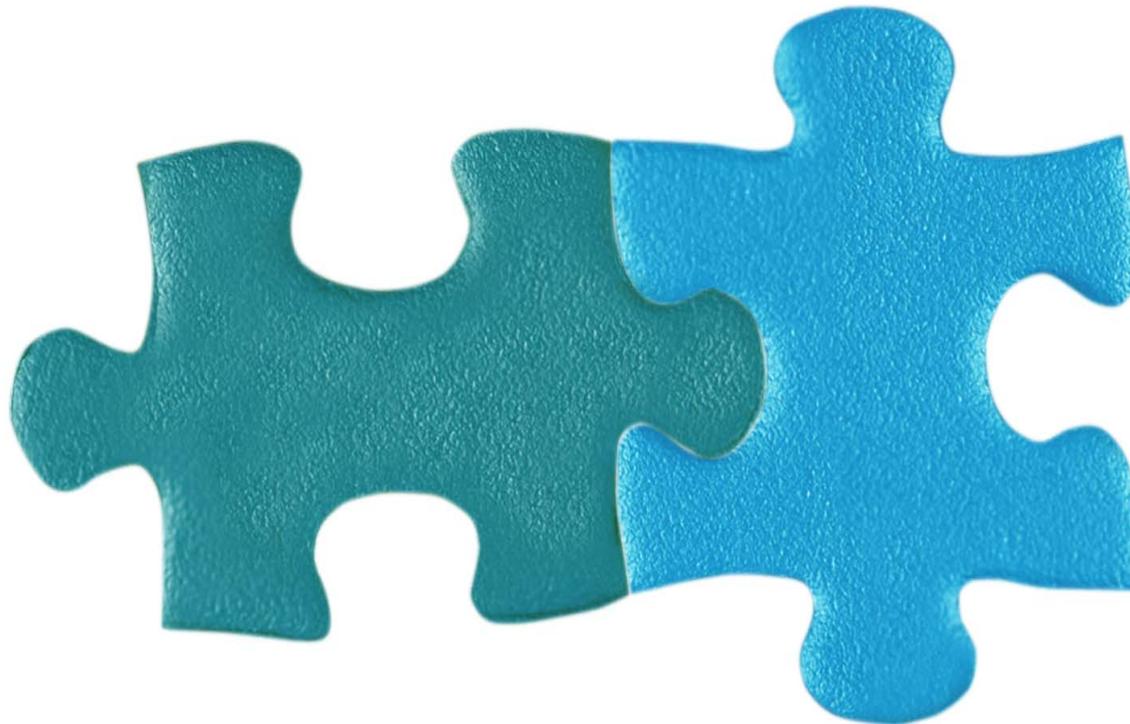
Source: Kshirsagar, Alok. *Capturing the Retirement Opportunity*. January 27, 2006. McKinsey & Company.

Repenser la planification de la retraite



**Calcul
de la retraite¹**

**Étude sociales
de la retraite**



Source: ¹ Adapted from: Milevsky, Moshe Arye. *Calculus of retirement income financial models for pension annuities and life insurance*. Cambridge: Cambridge UP, 2006. Print.



Calcul de la retraite



- Risque lié à la longévité
- Risque lié à l'inflation
- Risque lié marché

Risque lié à la longévité



La probabilité qu'un Canadien moyen de 65 ans vivra jusqu'à...

Âge	Hommes	Femmes	Joint
70	89,13%	93,94%	99,34%
75	73,99%	84,90%	96,07%
80	54,76%	71,42%	87,07%
85	33,44%	52,61%	68,46%
90	15,14%	30,60%	41,11%
95	4,34%	12,03%	15,85%

Comment vivre plus longtemps



Les deux sexes



**Parents de 75 ans et
+ Actifs mentalement**

Hommes



Mariés

Femmes



**Célibataires
ou divorcées**

Risque lié à la longévité



Les individus vieillissent



La population vieillit



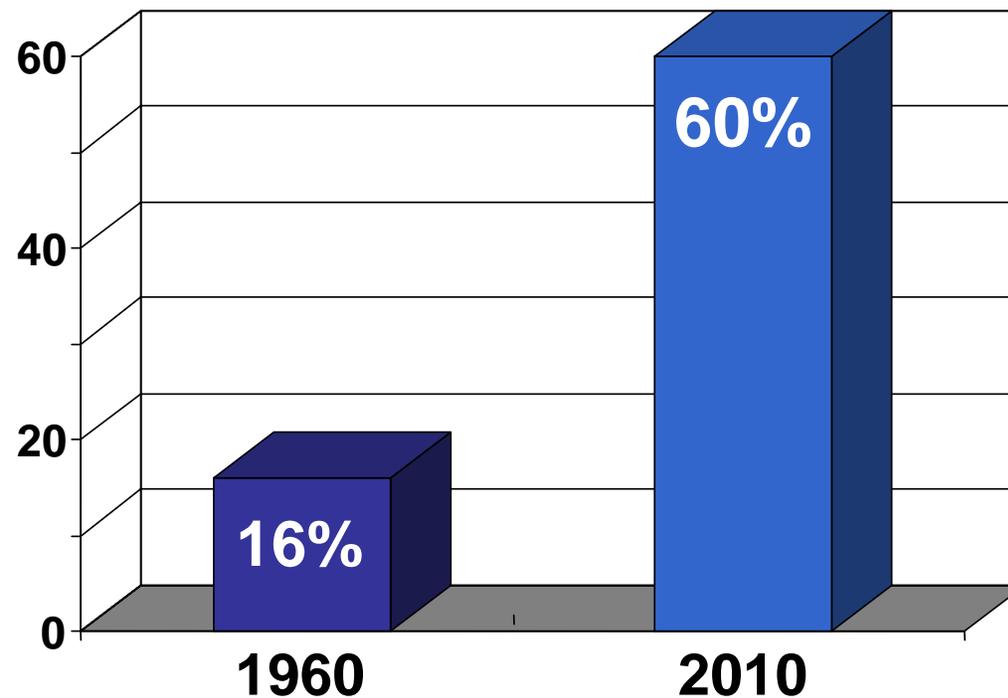
La famille vieillit



L'enfant de cinquante ans



L'impact de la longévité sur la structure familiale – Âgé de 50 ans avec un parent vivant



Source: The Certified General Accountants Association of Canada.

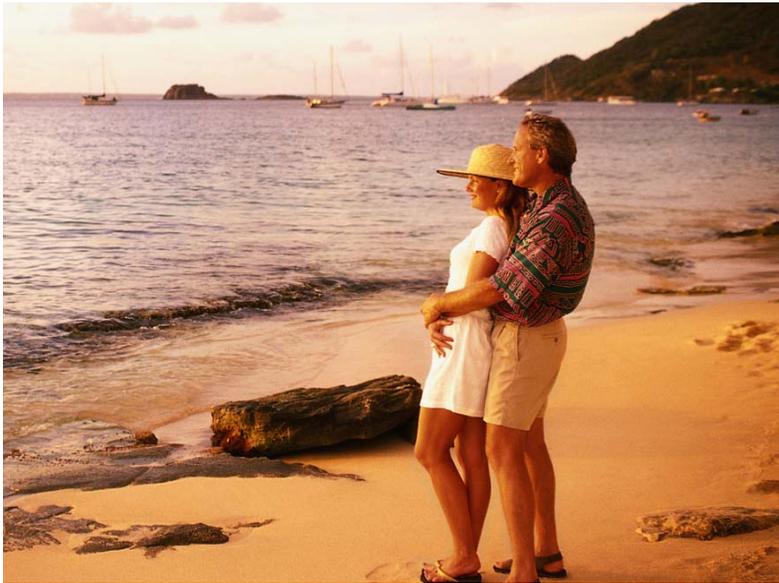
Growing Up: The Social and Economic Implications of an Aging Population. Part 3, Pg. 44, Rep. Jan. 2005.

Web. <http://www.cga-canada.org/en-ca/ResearchAndAdvocacy/AreasOfInterest/AgingPopulation/Pages/ca_aging_report.aspx>.

La famille vieillit



La génération sandwich



**Nid vide : Beaucoup
de revenu disponible**



**Génération sandwich:
\$ pour les parents & pour les
enfants**

La famille vieillit



La plupart des individus d'âge moyen ont plus de parents qu'ils n'ont d'enfants.



Risque lié à l'inflation



Inflation : Que pouvez-vous vraiment acheter avec 1 000 \$?

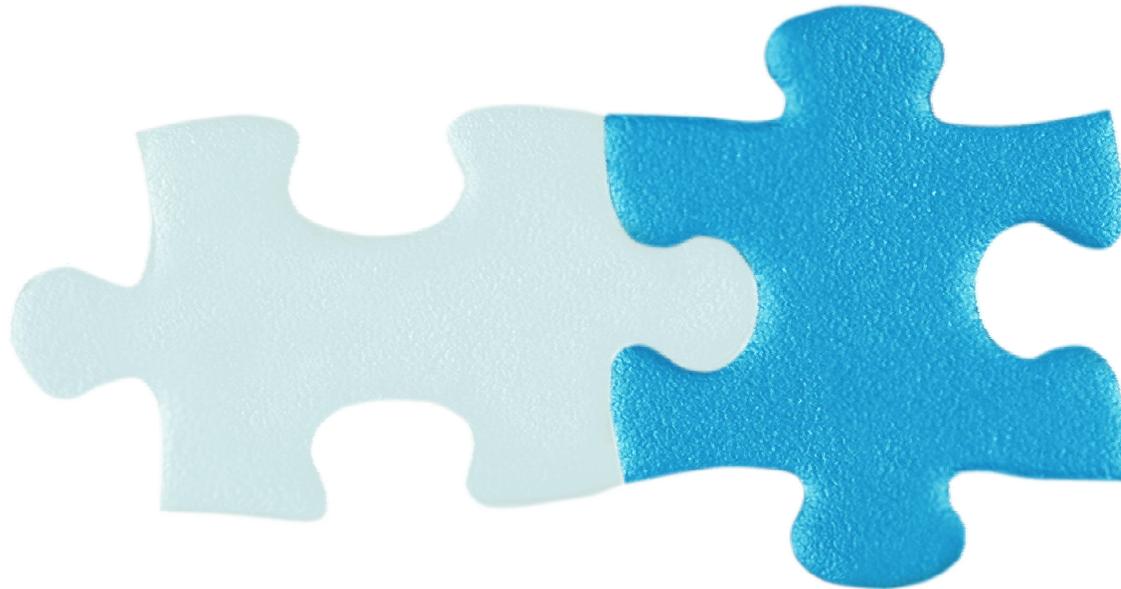
Year #	0%	1%	2%	4%
1	\$1,000	\$990	\$980	\$962
5	\$1,000	\$952	\$906	\$822
10	\$1,000	\$905	\$820	\$676
15	\$1,000	\$861	\$743	\$555
20	\$1,000	\$820	\$673	\$456
25	\$1,000	\$780	\$610	\$375
30	\$1,000	\$742	\$552	\$308
35	\$1,000	\$706	\$500	\$253

Repenser la planification de la retraite



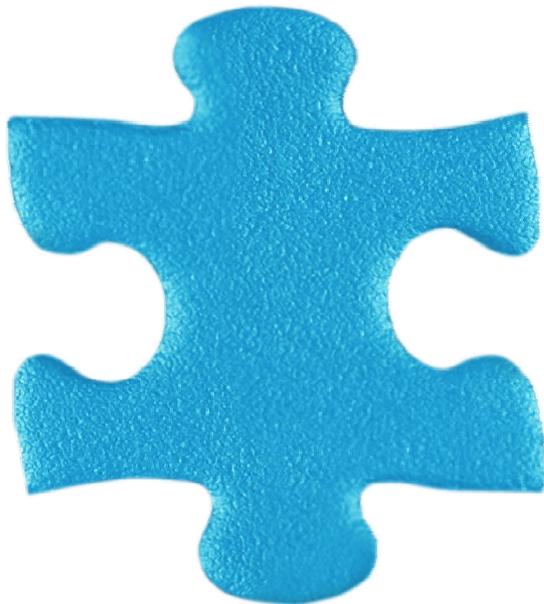
Calcul
de la retraite

Étude sociales
de la retraite





Étude sociales de la retraite



- Les Canadiens et la retraite
- Qui sommes-nous - les boomers?
- Une solution

Marché canadien de la retraite



- D'ici 2014, les Canadiens de 55 ans et plus contrôleront près de 72 % des actifs à investir¹

Placements des marchés larges et à mauvais rendement



- D'importants actifs sont détenus dans des placements qui ne sont pas avantageux sur le plan fiscal, tels que :
 - 647 milliards de dollars en dépôts quasi-espèces auprès des banques à charte¹
 - 71,2 milliards de dollars en fonds communs à revenu fixe²
 - 12,1 milliards de dollars en OEC (obligations d'épargne du Canada)³



Marché canadien de la retraite



- D'ici 2014, les Canadiens de 55 ans et plus contrôleront près de 72 % des actifs à investir¹
- 51% des retraités canadiens disent qu'ils n'ont aucune idée quant à ce qu'ils veulent pour leur retraite²

Source: 1 Investor Economics Household Balance Sheet, 2003 and 2005 edition.

² *Common vision lacking among retired couples: survey.* Transcontinental Media Inc., 2010.

Web. <<http://www.investmentexecutive.com/client/en/News/DetailNews.asp?id=52213&idsection=3&cat=3>>.

Marché canadien de la retraite



L'augmentation de la prise de conscience des dangers de la retraite soulève d'importantes questions (% de consentement)

Je me demande s'il existe des produits qui pourraient m'aider à protéger/gérer les pertes

76%

Je dois repenser le niveau de dynamisme et de prudence de mon portefeuille

66%

Je me demande si j'ai assez épargné et si je suis prêt pour la retraite

62%

Je me demande si je reçois les meilleurs conseils

54%

Marché canadien de la retraite

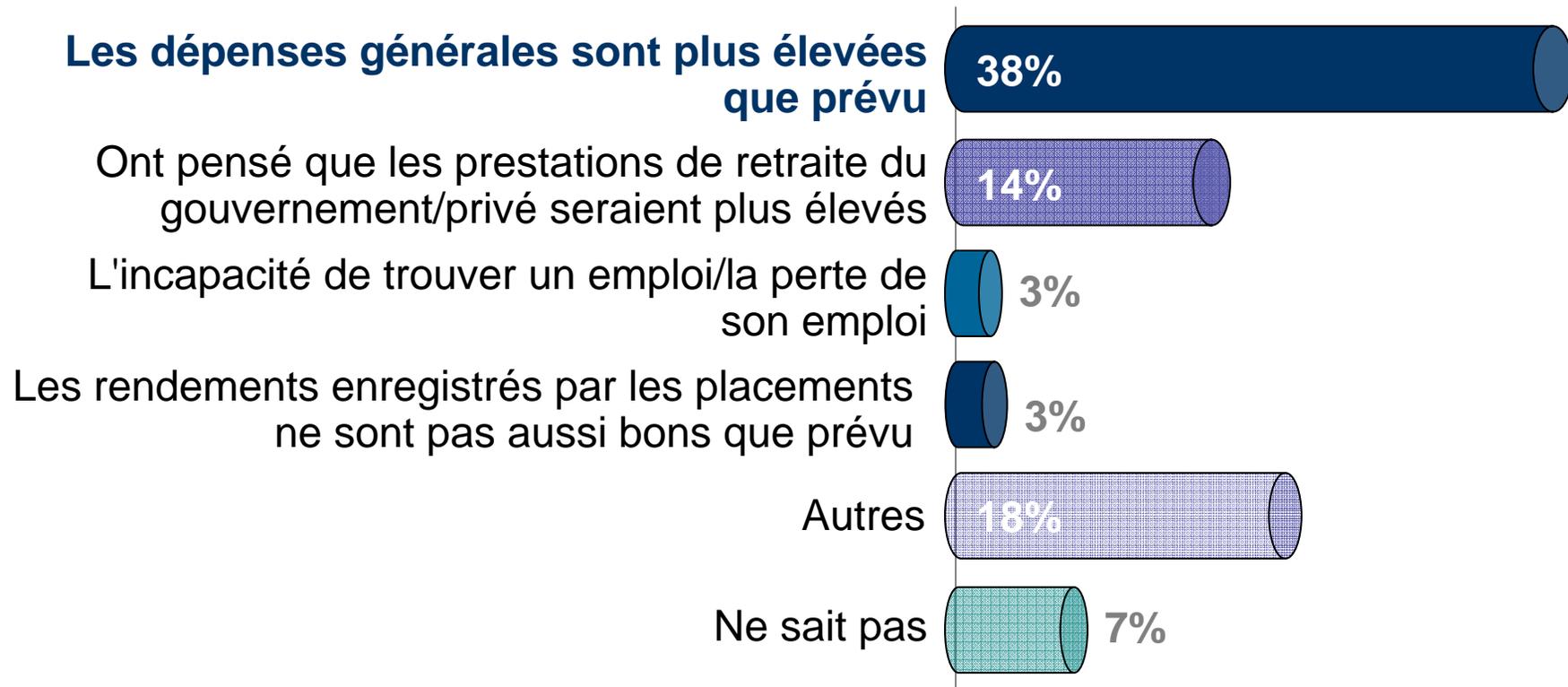


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- 51% des retraités canadiens disent qu'ils n'ont aucune idée quant à ce qu'ils veulent pour leur retraite²
- Parmi les Canadiens âgés entre 35 et 55 ans qui ne sont pas à la retraite, 52 % ne croient pas que leur situation financière durant la retraite sera suffisante³

Source: ¹ Investor Economics Household Balance Sheet, 2006 and 2005 edition. ² *Common vision lacking among retired couples: survey.* Transcontinental Media Inc., 2010. Web. <http://www.investmentexecutive.com/client/en/News/DetailNews.asp?id=52213&idsection=3&cat=3>. ³ *Where Has the Money Gone: The State of Canadian Household Debt in a Stumbling Economy.* Publication. The Certified General Accountants Association of Canada, 2009. Web. <http://www.cga-canada.org/en-ca/ResearchReports/ca_rep_2009-05_debt-consumption.pdf>.



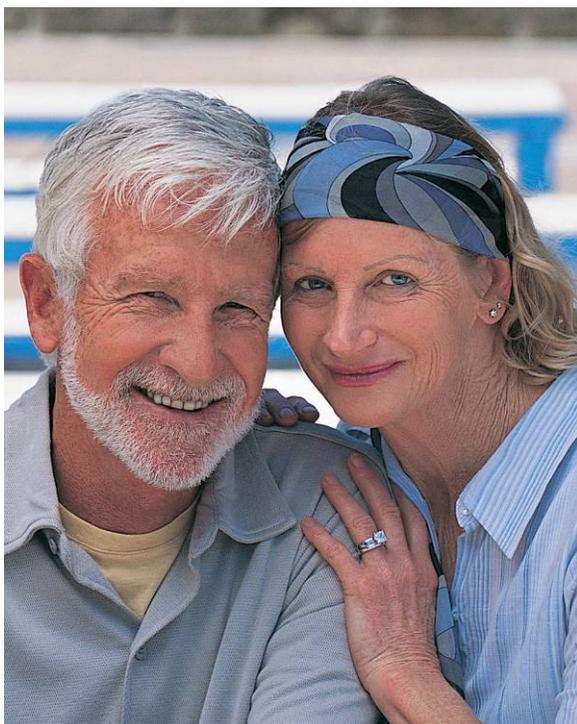
Les raisons habituelles qui font que la vie soit pire que prévue à la retraite



Quand faut-il « y » penser?



À quel âge est-on vieux?

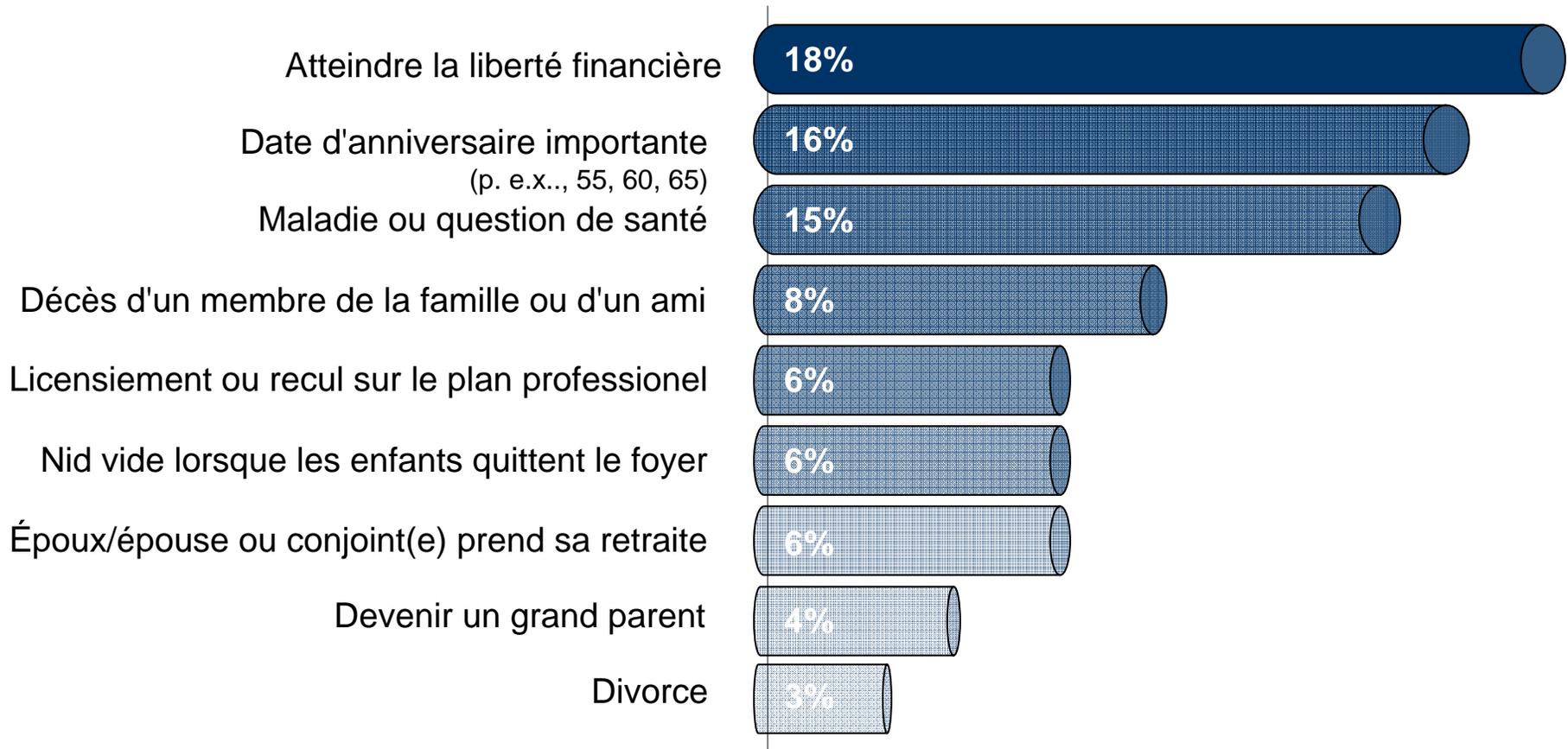


CARP	50
Tim Horton's	60
Zellers	55
Cinémas	65
Banque Royale	60
Gouvernement Cdn.	55
Les « baby-boomers »	76

Qu'est-ce qui pousse les gens à accepter la retraite?

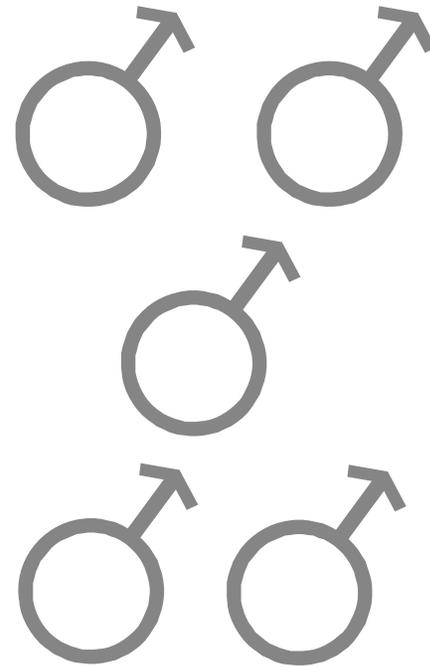
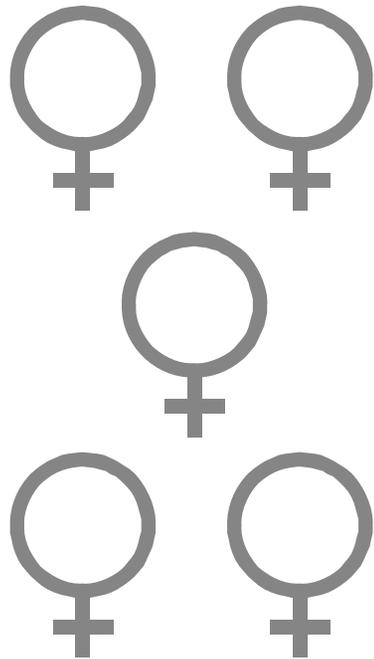


(% effectuant le choix)

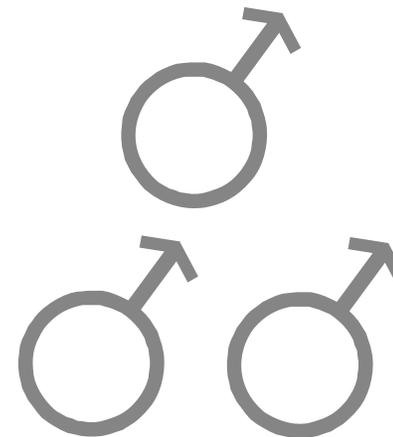
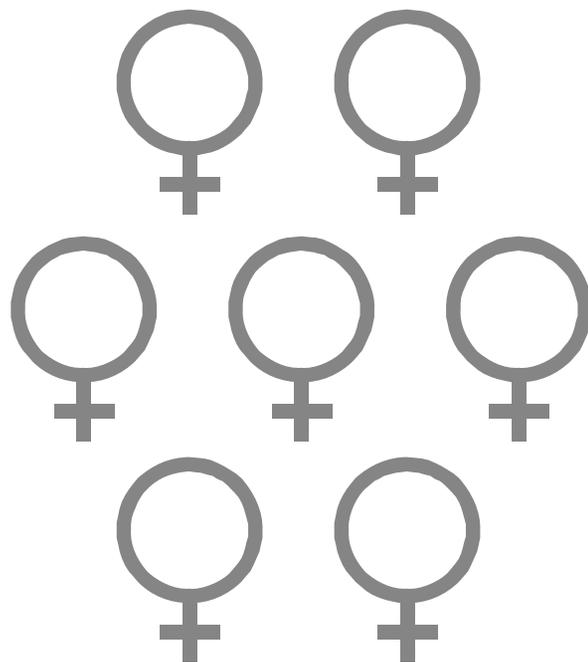


Source: Ameriprise Financial, Age Wave, Ken Dychtwald, Ph.D. Harris Interactive, Inc., *The New Retirement Mindscape*. Ameriprise Financial Services Inc., January 2006.

La survie des ~~plus forts~~ femmes

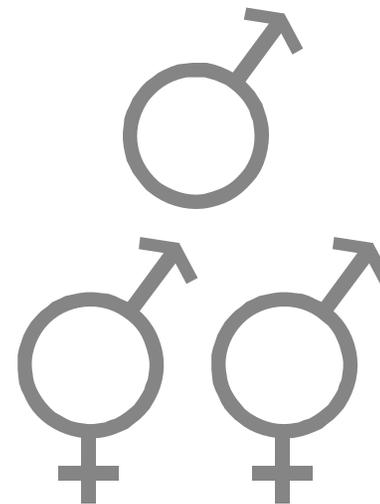
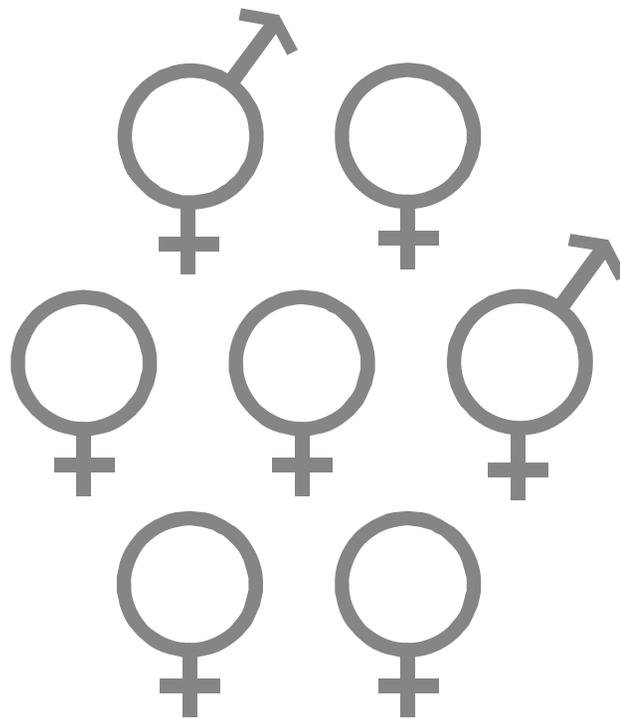


La survie des femmes





Cerveau gauche – Cerveau droit



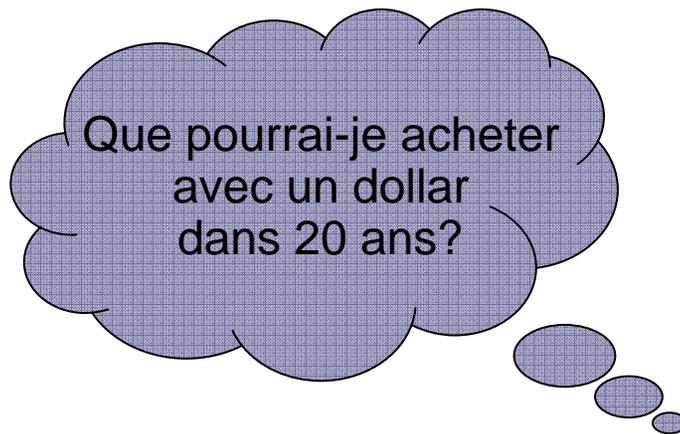
Les risques liés à la retraite



Risque lié à la longévité :



Risque lié à l'inflation :



Risque lié au marché:





Risque lié à la longévité :

Vivrai-je plus longtemps que mes ressources financières?

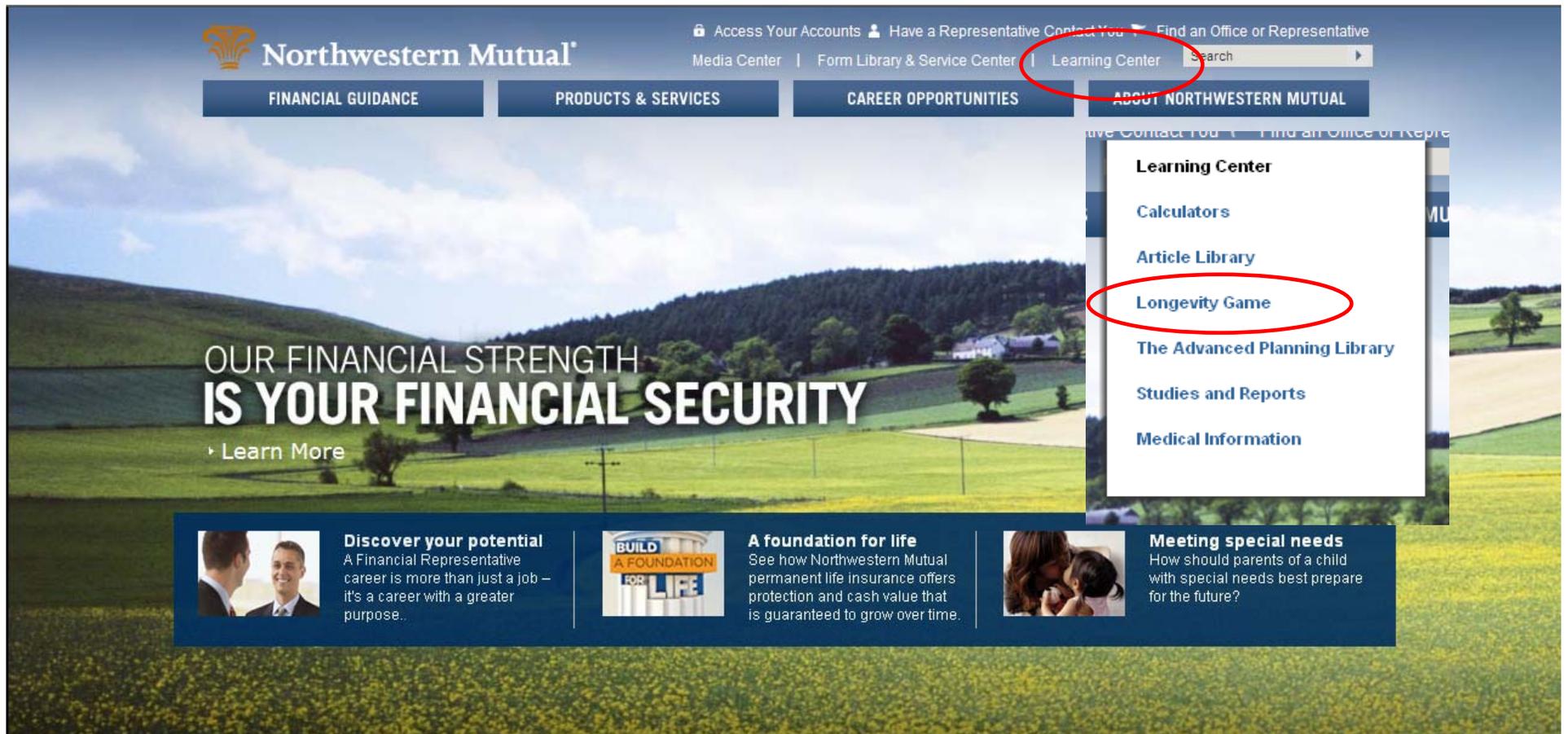
Risque lié à la longévité



- Moyenne
- Faites-en une affaire personnelle
- www.livingto100.com
- www.nmfn.com

LIVING TO
93

Jeu de la longévité : www.nmfn.com



The screenshot shows the Northwestern Mutual website interface. At the top, the logo and navigation links are visible. The 'Learning Center' link in the top navigation bar is circled in red. A dropdown menu is open, listing several resources, with 'Longevity Game' also circled in red. Below the navigation, a large banner features the text 'OUR FINANCIAL STRENGTH IS YOUR FINANCIAL SECURITY' and a 'Learn More' link. At the bottom, there are three promotional boxes: 'Discover your potential', 'A foundation for life', and 'Meeting special needs'.

Northwestern Mutual

Access Your Accounts | Have a Representative Contact You | Find an Office or Representative

Media Center | Form Library & Service Center | Learning Center | Search

FINANCIAL GUIDANCE | PRODUCTS & SERVICES | CAREER OPPORTUNITIES | ABOUT NORTHWESTERN MUTUAL

Learning Center

- Calculators
- Article Library
- Longevity Game**
- The Advanced Planning Library
- Studies and Reports
- Medical Information

OUR FINANCIAL STRENGTH IS YOUR FINANCIAL SECURITY

Learn More

Discover your potential
A Financial Representative career is more than just a job – it's a career with a greater purpose.

BUILD A FOUNDATION FOR LIFE

A foundation for life
See how Northwestern Mutual permanent life insurance offers protection and cash value that is guaranteed to grow over time.

Meeting special needs
How should parents of a child with special needs best prepare for the future?

Source: The Northwestern Mutual Life Insurance Company/Northwestern Mutual, www.nwmf.com, 2007.

Bienvenu au jeu de la longévité

Northwestern Mutual
FINANCIAL NETWORK*

ACCESS YOUR ACCOUNTS GO

OFFICE LOCATOR GO SEARCH GO

ABOUT US NETWORK SERVICES INSURANCE PRODUCTS INVESTMENT PRODUCTS ADVISORY SERVICES LEARNING CENTER ABOUT THE NETWORK CUSTOMER CENTER CAREERS

The Longevity Game

Age and Gender

How long you have already lived is one of the best predictors of how long you may live. Life expectancy has been increasing for years thanks to growing awareness of personal health maintenance and medical care that keeps on improving. Ever since records have been kept, women have outlived men.

Enter your age and gender.

Age Male Female

Backtrack NEXT ▶

01 02 03 04 05 06 07 08 09 10 11 12

Something to Think About

Age Tabulator 74

Source: The Northwestern Mutual Life Insurance Company/Northwestern Mutual, www.nwmf.com, 2007.

Un homme de 75 ans



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OFFICE LOCATOR SEARCH

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Enter your age and gender.

Age Male Female

Age Tabulator
82

Backtrack 01 02 03 04 05 06 07 08 09 10 11 12

Something to Think About

Source: The Northwestern Mutual Life Insurance Company/Northwestern Mutual, www.nwmf.com, 2007.

Un homme de 55 ans



Northwestern Mutual
FINANCIAL NETWORK*

ACCESS YOUR ACCOUNTS

OFFICE LOCATOR SEARCH

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Backtrack 01 02 03 04 05 06 07 08 09 10 11 12

Something to Think About

Age Tabulator

Source: The Northwestern Mutual Life Insurance Company/Northwestern Mutual, www.nwmf.com, 2007.

Un homme de 55 ans



Northwestern Mutual FINANCIAL NETWORK*

ACCESS YOUR ACCOUNTS

OFFICE LOCATOR SEARCH

ABOUT US NETWORK SERVICES INSURANCE PRODUCTS INVESTMENT PRODUCTS ADVISORY SERVICES LEARNING CENTER ABOUT THE NETWORK CUSTOMER CENTER CAREERS

The Longevity Game

Height & Weight

Weight problems and obesity are epidemic in the USA in both kids and adults. They can lead to serious medical problems, including diabetes, heart disease, and some cancers. Knowing your Body Mass Index (BMI) puts it all in perspective. Here's how the Centers for Disease Control assesses BMI values: normal 19-24, overweight 25-29, obese 30+.

Enter your height and weight below

Ft In Lbs

Your BMI = 38

Backtrack

01 02 03 04 05 06 07 08 09 10 11 12

Wisdom to Weigh

Age Tabulator

74

Source: The Northwestern Mutual Life Insurance Company/Northwestern Mutual, www.nwmf.com, 2007.

Un homme de 55 ans



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OFFICE LOCATOR SEARCH

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Enter your height and weight below.

Ft In Lbs

Your BMI = 24.4

Backtrack

01 02 03 04 05 06 07 08 09 10 11 12

Wisdom to Weigh

Age Tabulator

78

Un homme de 55 ans



Northwestern Mutual
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ACCESS YOUR ACCOUNTS **GO**

OFFICE LOCATOR **GO** SEARCH **GO**

ABOUT US NETWORK SERVICES INSURANCE PRODUCTS INVESTMENT PRODUCTS ADVISORY SERVICES LEARNING CENTER ABOUT THE NETWORK CUSTOMER CENTER CAREERS

The Longevity Game

Exercise

An active lifestyle can be good insurance against heart disease and cancer, both common causes of death. Do you have a job that requires physical activity? Or do you make physical activity or sports a regular part of your day?

Now get moving and rate your level of exercise.

- Daily vigorous exercise**
- Walk a minimum 30 minutes 4 days per week
- Somewhat active
- Not active

Backtrack **NEXT**

01 02 03 04 05 06 07 08 09 10 11 12

Fitness Facts

Age Tabulator
80

Un homme de 55 ans



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OFFICE LOCATOR **GO** SEARCH **GO**

ABOUT US NETWORK SERVICES INSURANCE PRODUCTS INVESTMENT PRODUCTS ADVISORY SERVICES LEARNING CENTER ABOUT THE NETWORK CUSTOMER CENTER CAREERS

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Backtrack **NEXT**

01 02 03 04 05 06 07 08 09 10 11 12

Fitness Facts

Age Tabulator 74

Un homme de 55 ans



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ACCESS YOUR ACCOUNTS **GO**

OFFICE LOCATOR **GO** SEARCH **GO**

ABOUT US **NETWORK SERVICES** **INSURANCE PRODUCTS** **INVESTMENT PRODUCTS** **ADVISORY SERVICES** **LEARNING CENTER** **ABOUT THE NETWORK** **CUSTOMER CENTER** **CAREERS**

The Longevity Game

Diet

A good diet is key to good health. Follow this daily goal:

- 5 or more servings of colorful fruits and vegetables
- limit the amount of red meat and saturated fats

Red meats & junk food raise cholesterol and contribute to heart disease. Vegetables, fruits, whole-grain breads and cereals don't contain cholesterol or saturated fats, and have cancer and heart disease-fighting nutrients.

Choose your eating habits

- Eat more than 5 portions of fruits and vegetables**
- Average
- Eat fast or processed food regularly, and minimal vegetables

Backtrack **NEXT**

01 02 03 04 05 06 07 08 09 10 11 12

Food for Thought

Age Tabulator
77

Source: The Northwestern Mutual Life Insurance Company/Northwestern Mutual, www.nwmf.com, 2007.

Un homme de 55 ans

The screenshot shows the Northwestern Mutual Financial Network website. At the top, there is a navigation bar with links for 'ABOUT US', 'NETWORK SERVICES', 'INSURANCE PRODUCTS', 'INVESTMENT PRODUCTS', 'ADVISORY SERVICES', 'LEARNING CENTER', 'ABOUT THE NETWORK', 'CUSTOMER CENTER', and 'CAREERS'. There are also utility links for 'OFFICE LOCATOR' and 'ACCESS YOUR ACCOUNTS'. The main content area is divided into two sections. The left section is titled 'The Longevity Game' and features a 'Diet' section with a list of eating habits. The right section is titled 'Age Tabulator' and shows a cartoon illustration of a man with a calculator, a question mark in a frame, and various food items on the floor. The 'Age Tabulator' section has a red circle around the number '72' in a box.

Northwestern Mutual FINANCIAL NETWORK*

ACCESS YOUR ACCOUNTS **GO**

OFFICE LOCATOR **GO** SEARCH **GO**

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Backtrack **NEXT ▶**

01 02 03 04 05 06 07 08 09 10 11 12

Food for Thought

Age Tabulator

72

Un homme de 55 ans

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Inflation et risque lié au marché



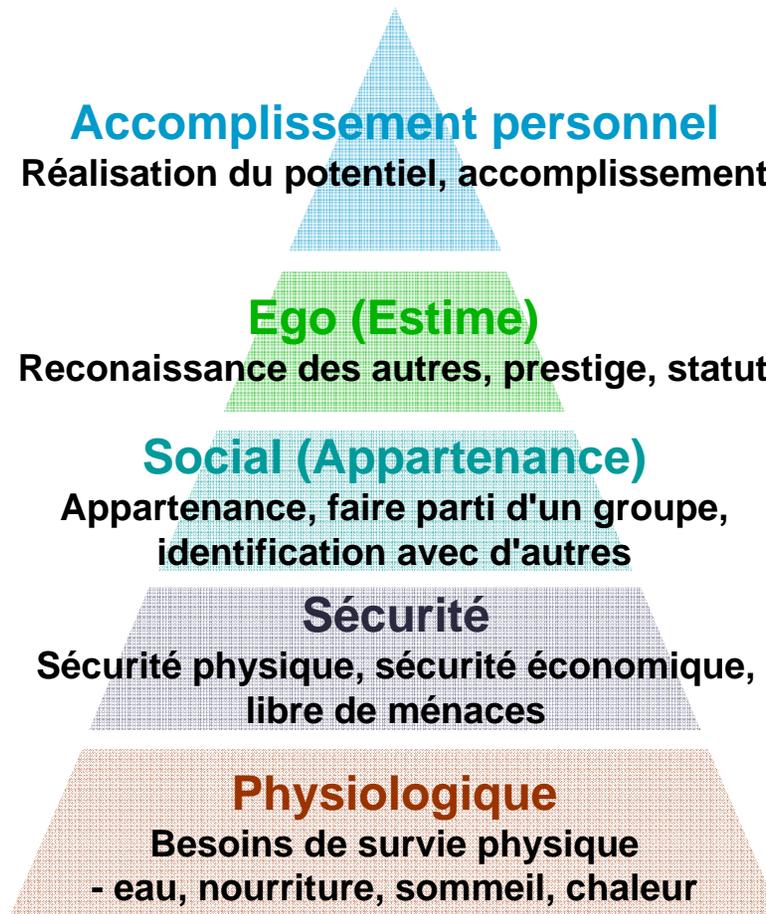
- Risque lié à l'inflation – impact massif au fil du temps
- Risque lié au marché – séquence des rendements
- Parlez avec votre conseiller financier



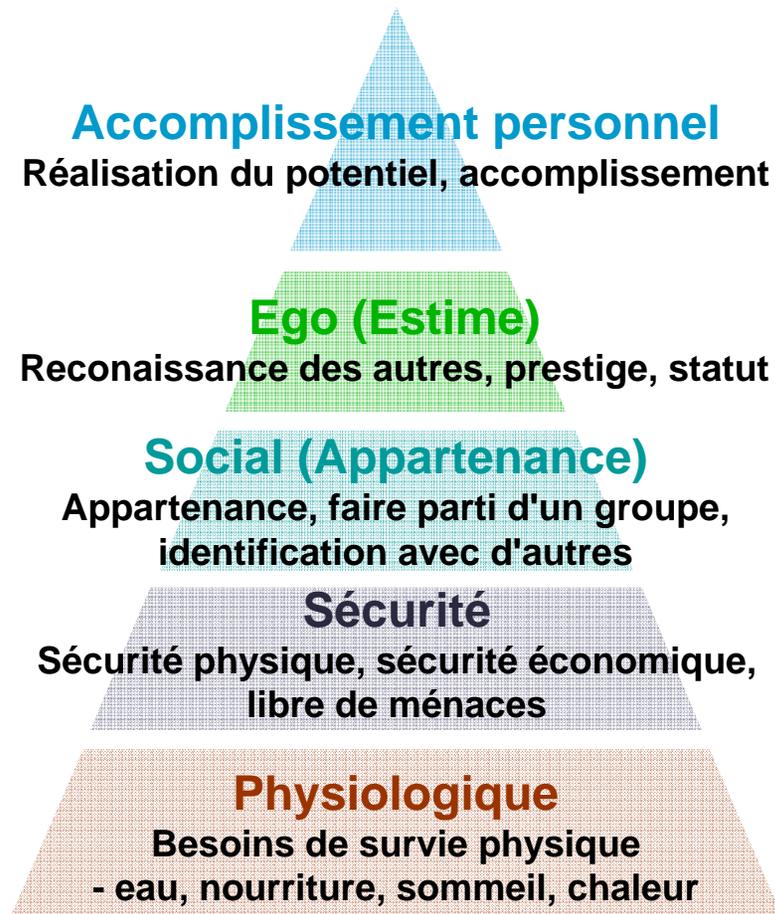
Une solution :



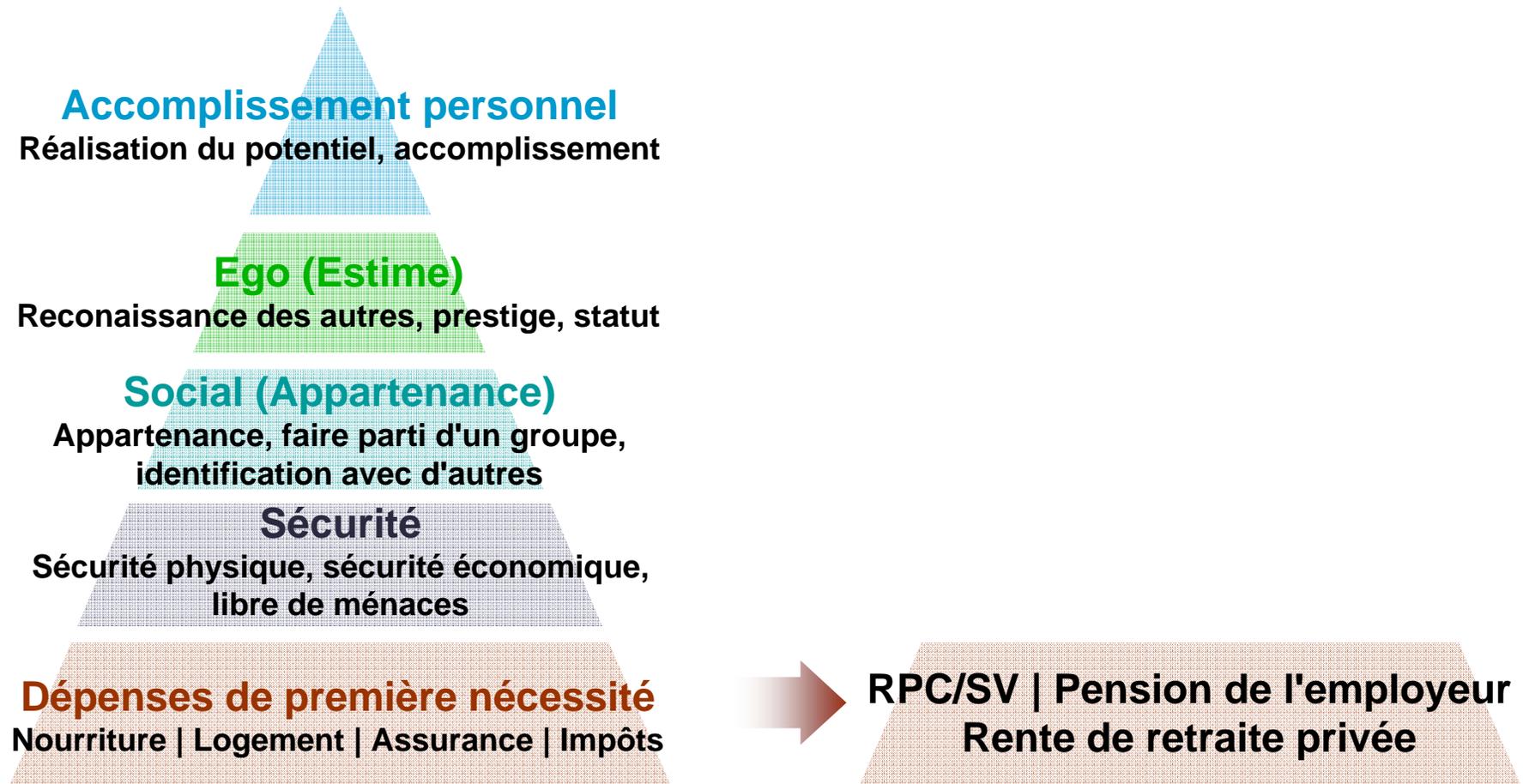
Hiérarchie des besoins de Maslow



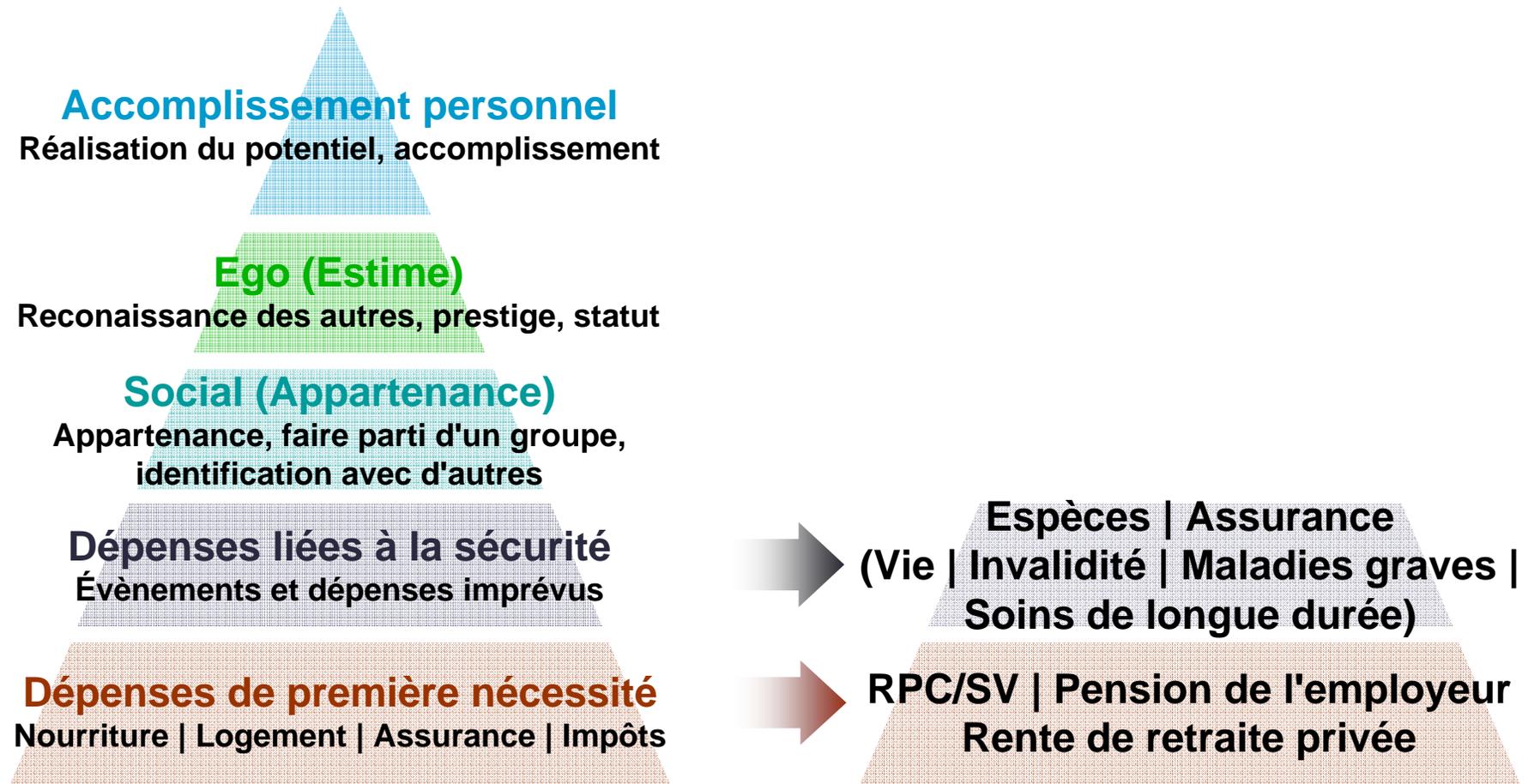
Pyramide des solutions en matière de revenu de retraite



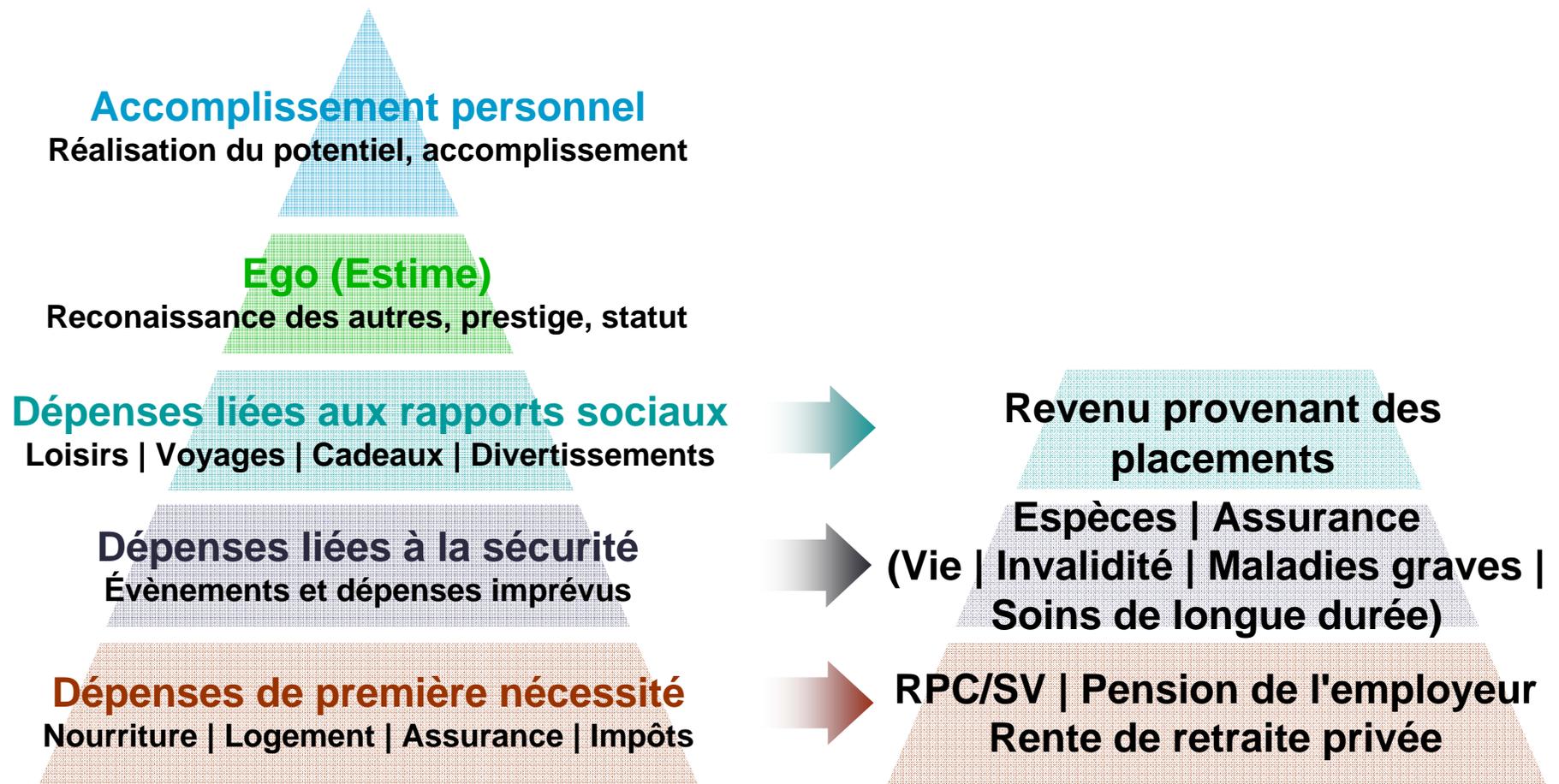
Pyramide des solutions en matière de revenu de retraite



Pyramide des solutions en matière de revenu de retraite



Pyramide des solutions en matière de revenu de retraite



Pyramide des solutions en matière de revenu de retraite



Pyramide des solutions en matière de revenu de retraite





**« Un voyage de milles lieues
commence par un pas »
- Lao Tau**



Avis de non-responsabilité

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