

PENSIONIZEME
WEALTH SERVICES

R etirement
R eady
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PENSIONISZEME WEALTH
SERVICES

YOUR CIRCLE OF
KNOWLEDGE

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The Circle of Knowledge

In life, the more knowledge you accumulate the more confident you are in making decisions. The reality is we can never really know everything about every topic available, and the universe of knowledge can be very daunting. We count on gaining knowledge in different ways like personal experience, reading, and knowledge transfer (education).

Circle of Knowledge



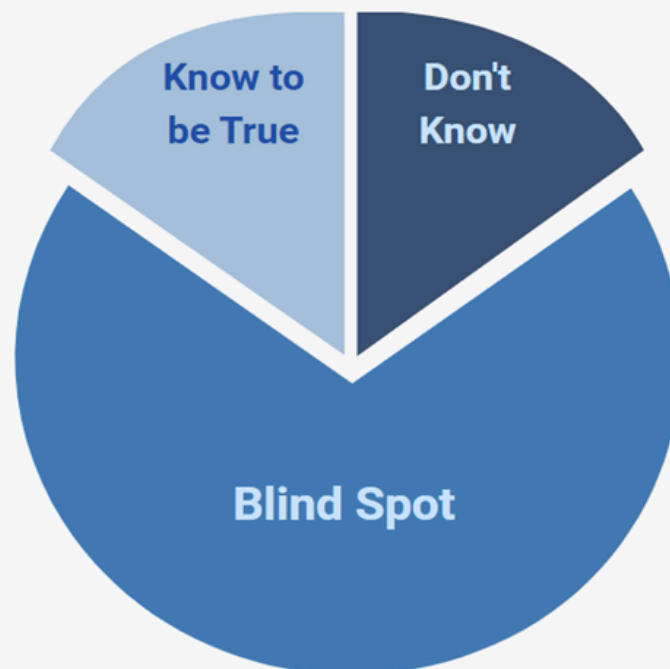
Circle of Knowledge

We need to accept that there are things that we know to be true without a doubt, like your name, address, date of birth, etc. and even how to perform your job or duties. There are also things that we don't know yet know that the knowledge exists. For example, you may not be able to conduct brain surgery or launch a rocket into space, yet you know it is possible and that there are people capable of doing it.

We are all consciously incompetent in some aspects of the universe of knowledge. There's a saying that "you don't know what you don't know." Which really means, you aren't aware of not knowing certain things. This is the blind spot

Think of the blind spot in knowledge in the same way as the blind spot when you're driving. You look in the rear-view mirror and see nothing. You then check your side view mirrors and again see nothing. Yet, when you look over your shoulder you see a car driving along side you. This car didn't just appear out of nowhere, it was moving along the same route as you are, you just didn't notice it.

Circle of Knowledge



Expanding the Circle of Knowledge

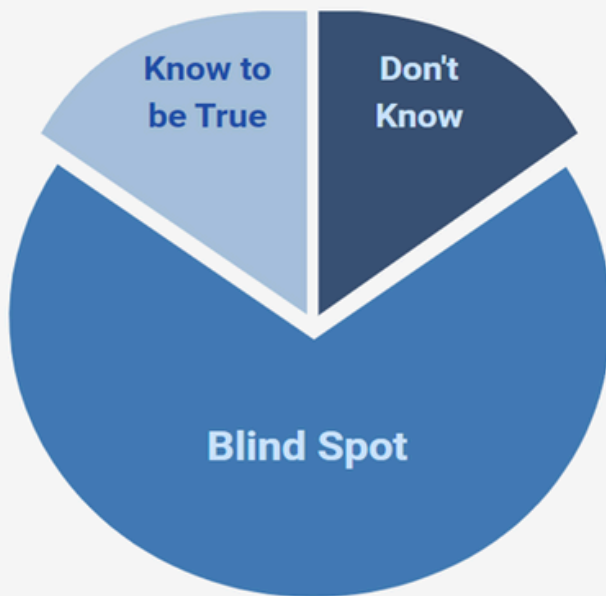
So how do you expand your Circle of Knowledge? There are three ways to do it.

1.Experience.

2.Reading.

3.Transfer of knowledge.

Circle of Knowledge



There are three ways to expand what you know



**The Places You Go
(Experiences)**



**The Things You Read
(Personal Study)**



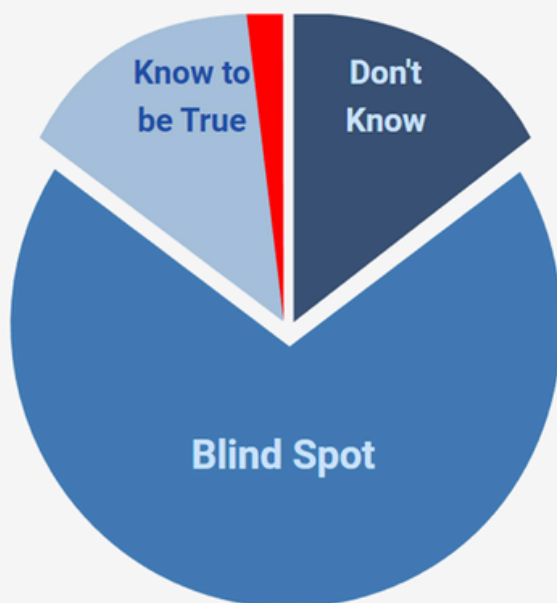
**The People You Meet
(Transferred
Knowledge)**

Discovering Truth

Now let's extend this further. What if you discovered something that you thought was true and then found out it wasn't (red sliver). When would you like to find out? immediately or later? Let's take an extreme example.

What you know to be true is that you appear physically healthy. Yet when you go visit the doctor and they run some tests, they identify an illness. Would you like to know the results now? Or later? I think most people will agree that they would want to know right away.

Circle of Knowledge



There are three ways to expand what you know



**The Places You Go
(Experiences)**



**The Things You Read
(Personal Study)**



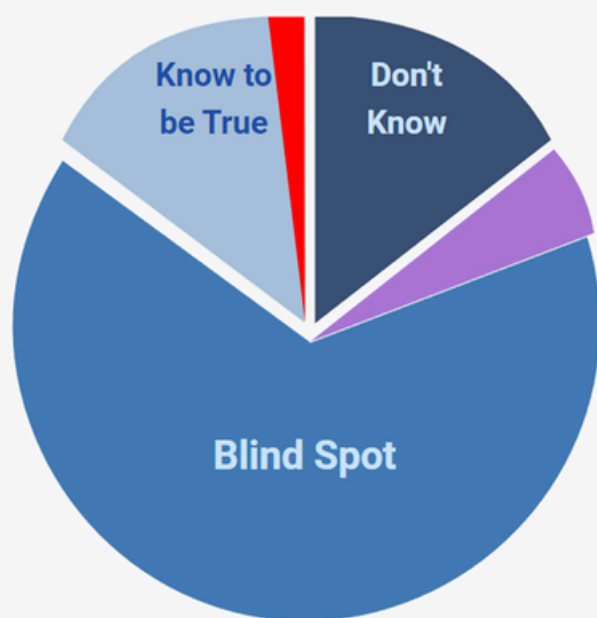
**The People You Meet
(Transferred
Knowledge)**

Reducing the Blind Spot

A great deal of our personality and financial behaviour has been ingrained by the environment that we grew up in. There is a story that about a family hosting their first roast dinner. The spouse cut the ends off the roast and placed it in the pan for cooking. Their partner asked why did you cut the ends off? and the spouse replied, "it's how grandma's recipe." When the guests arrived the partner asked grandma why the ends of the roast were cut off for cooking? Grandma's reply, "I never had a pan large enough to fit the roast."

PMWS goal is to transfer knowledge to you and reduce that blind spot (lavender slice) so that you can be more informed and confident in your decisions when it come to personal finance.

Circle of Knowledge



There are three ways to expand what you know



The Places You Go
(Experiences)



The Things You Read
(Personal Study)



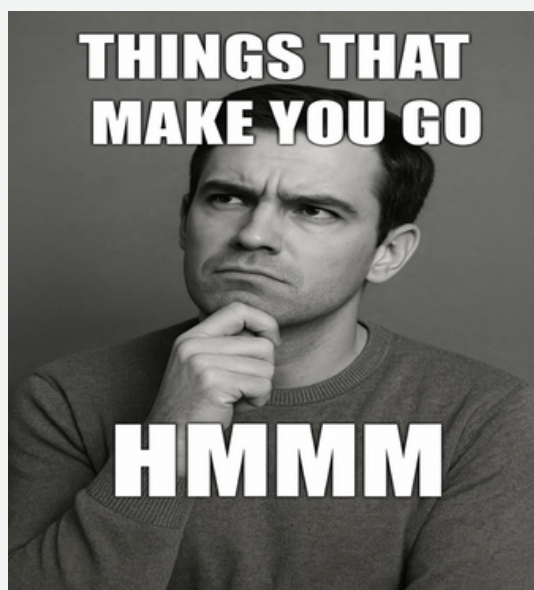
The People You Meet
(Transferred Knowledge)

Summary

PMWS is not naïve to think we can completely close that blind spot for our clients. What we do have is years of experience in structuring strategies for clients to meet their goals and needs. Did we do this alone? Of course not. We expanded our blind spot by listening to other professionals that transferred their knowledge to us to help with client strategy. We always approach everything with an open mind, and it has served us and our clients well. To steal Arsenio Hall's famous line, "things that make you go hmmm."

PMWS offers a no obligation free view of your retirement situation. We call it a 20/20 in 20. This means, together we will answer those 4 retirement questions outlined to see what your current GPS position is and how far along you are to your retirement journey.

Unlike our competition, once you have completed to 20/20 in 20 we will not be constantly calling you to become a client. We will let you decide when you are ready to come work together. In the meantime, you will have access to our resources to build your knowledge and confidence when it comes to your finances.





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Book an appointment with us:

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