

SMART MONEY MONTHLY

OCTOBER 2025
EDITION

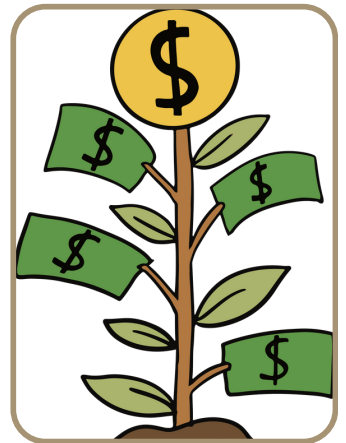
OCTOBER MONEY MOVES

The Rule of 72 — How Fast Will Your Money Double?

Want to know how long it will take for your investment to double? Divide 72 by your interest rate.

Example: If you're earning 6%, your money doubles in about 12 years ($72 \div 6 = 12$).

It's a quick way to see the power of compound growth and why starting sooner makes a huge difference.



Simple Ways to Save More This Month

Try one of these to find extra dollars for your goals:

- Bring coffee or lunch from home 3 days a week.
- Plan meals before grocery shopping.
- Review subscriptions you don't use.
- Use cash-back or coupon apps for essentials.

Small changes = big savings over time.



R.D.S.P.

REGISTERED DISABILITY SAVINGS PLANS

For Canadians living with a disability, the RDSP is one of the most powerful savings tools available.

- You can receive up to \$90,000 in government grants and bonds.
- If you qualify for the Disability Tax Credit, you're likely eligible.
- Contributions can be made up to the end of the year you turn 59, and grants until the year you turn 49.
- Even if you can't contribute much, the government may still add money through the Canada Disability Savings Bond.
- It's a life-changing program for families — and one that too many people don't know about.

R.E.S.P.

REGISTERED EDUCATION SAVINGS PLANS

An RESP helps parents save for their child's post-secondary education — and the government helps too!

- You can contribute up to \$50,000 per child.
- The government adds up to 20% through the CESG (Canada Education Savings Grant) — that's up to \$500 per year.
- Low- and middle-income families may qualify for even more through the Canada Learning Bond.
- If your child doesn't attend school, your contributions can be transferred to your RRSP (if you have room).
- Starting early gives your child the best chance to graduate debt-free.



PERSONAL NOTE FROM LORIE

This past month, I had the incredible honour of being an emcee at the Atlantic Edge: Resilience Rising Conference — and it was nothing short of amazing.

Standing on that stage, surrounded by hundreds of passionate, purpose-driven people, I was reminded of why I fell in love with this business in the first place. Every speaker, every story, every moment echoed one powerful message — our mission: No Family Left Behind.

We're not just in the business of finance; we're in the business of hope. We help families find direction when they feel lost. We show people that financial education isn't just for the wealthy — it's for everyone. And we prove that with the right guidance, anyone can change their financial future.

Being up there, speaking about what we do and why it matters, filled me with so much pride and gratitude. I looked out into that crowd and saw teammates, clients, friends — all connected by one belief: that families deserve to be protected, empowered, and supported, no matter where they're starting from.

This career has truly changed my life. It's given me purpose, flexibility, and the privilege of helping others find peace of mind when it comes to their finances. I've seen firsthand how powerful financial literacy can be — and it's why I'm so passionate about walking with my clients every step of the way.

To everyone who continues to trust me on your journey — thank you. You are the reason I do what I do. Together, we're proving that financial education can be life-changing.

