

# CAN YOU AFFORD *to keep* YOUR HUSBAND?



**S**URE, HE'S A NICE GUY. GOOD WITH THE KIDS. SNAPPY DRESSER.  
 BUT LIKE ALL MEN, HE HAS A WEAKNESS: EXPENSIVE, SHINY TOYS.

Which brings us to the million-dollar question: Will the two of you be able to save enough to afford the retirement you've always imagined? It all starts with managing your 'Burn Rate'.

Burn Rate simply refers to how fast you spend your money. The more you save now, and invest wisely, the more satisfying your lifestyle will be later.

What really matters is knowing how much money you need for the future, and managing your Burn Rate to get there. Only you can decide when and where the savings can be found. But by making even a few wise choices here and there, and then investing the difference, your money can really add up. (See chart)

Unfortunately, discussing spending can be such a touchy topic that many couples simply avoid it altogether. But it's an issue that doesn't go away until you address it.

That's why Mackenzie has given your financial advisor some tools that can help demystify the subject. Together, you and your advisor can calculate your Burn Rate, and figure out some ways that you can start to manage it.

You can also talk about a financial plan that includes investing in Mackenzie Mutual Funds to help you achieve your goals sooner. Unfortunately, we can't promise you that no one will mention your fondness for shoes. To learn more about Burn Rate, visit [burnrate.ca](http://burnrate.ca)

MACKENZIE'S BURN RATE CALCULATOR	
<i>{A few wise choices during the course of a year can really make a difference}</i>	
Rear-Projection TV instead of Plasma TV	\$2,800
A case of Shiraz instead of Bordeaux	\$180
Golf Lessons instead of Golf Club	\$400
<b>Total Savings</b>	<b>\$3,380</b>
<b>\$3,380 invested in Mackenzie Ivy Foreign Equity Fund over the past 10 years = \$7,230*</b>	



\$600 titanium driver versus \$200 in golf lessons. Yes, the driver is shiny and new. But maybe if he'd just stop collapsing his right elbow, he'd find the extra yardage he's longing for.



A \$30 bottle of Bordeaux, or a \$15 bottle of Australian Shiraz. Both have an aromatic bouquet. Will your brother-in-law really know the difference?



A \$5,000 50" plasma TV, or a \$2,200 50" rear-projection LCD TV. Plasma has a better picture, but half the lifespan. Of course, they'll both cost half as much in six months.

Choose Wisely. **Mackenzie**  
 INVESTMENTS

[burnrate.ca](http://burnrate.ca)