

CAN YOU AFFORD *to keep* YOUR WIFE?



OF COURSE YOU CAN. SHE'S INTELLIGENT, HARD-WORKING AND BEAUTIFUL. BUT THERE'S AN IMPORTANT QUESTION THAT YOU NEED TO ASK YOURSELF:

Will you both be able to save enough to afford to retire on your terms? It all starts with managing your 'Burn Rate'. Burn Rate simply refers to how quickly you spend your income. The more money you're able to save today and invest wisely, the more satisfying your lifestyle can be tomorrow. It's simple in theory, but not so easy in practice.

You should never forget that Burn Rate applies to everything, not just big-ticket items. By making a few wise choices here and there, and then investing the difference, it can really start to add up. (See chart)

In reality, it's surprisingly easy for either of you to burn through the family income. And unfortunately,

discussing spending can be such a sensitive issue that many couples simply avoid it altogether. That's why Mackenzie has provided your financial advisor with

some tools that can help to demystify the topic. Working together, you and your advisor can calculate your Burn Rate and figure out different ways to start managing it.

You could also talk about a financial plan that includes investing

in Mackenzie Mutual Funds. And remember, the sooner you start, the sooner you can achieve your goals. Just hope no one mentions that shiny new driver of yours, which replaced your other very nice, slightly less-shiny driver. To learn more about Burn Rate, visit burnrate.ca

MACKENZIE'S BURN RATE CALCULATOR

{A few wise choices during the course of a year can really make a difference}

15" Laptop instead of 17" Laptop	\$600
Bahamas instead of Bora Bora	\$10,000
Regular Jeans instead of Trendy Jeans	\$213
Total Savings	\$10,813

\$10,813 invested in Mackenzie Candill Value Fund over the past 10 years = \$28,560*



A \$14,000 Bora Bora vacation versus a \$4,000 trip to the Bahamas. Sure, Bora Bora's more fun to say. But doesn't one tropical beach look a lot like every other tropical beach?



A \$298 pair of trendy jeans versus an \$85 pair of non-designer jeans. Trendy jeans don't actually last any longer. As a matter of fact, they usually go out of style more quickly.



A \$2,999 17" laptop versus a \$2,399 15" laptop. That's not a lot of extra screen for a lot of extra money. And remember, the bigger your laptop gets, the less portable it is.

Choose Wisely. **Mackenzie** INVESTMENTS

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