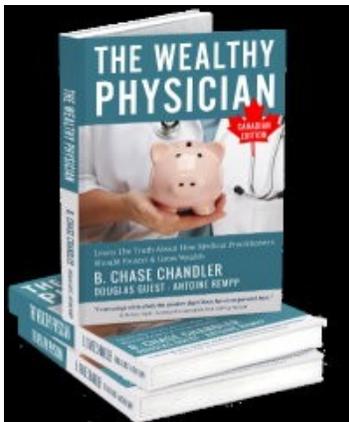




RF's Newsletter - April 2016

If you're receiving this newsletter, it is because we're either friends, you've shown interest in what I offer, or you're already a client of Rempp Financial. I know you probably already receive several newsletters, so I'm going to try my best to bring value while at the same time keeping the content light and entertaining. Links in the different sections will provide additional content for those interested in learning more.

Bringing Positive Change



TWP

You refer a doctor, dentist, chiropractor-- I'll send them my book.

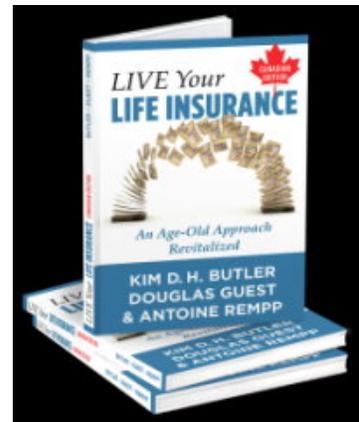
Refer a friend



Start Your Own Bank

Banks make money. Lots of it. Learn how you can create yours.

Create Your Bank



LYLI

Get your free copy of Live Your Life Insurance (LYLI).

Get the Book

What's happening at the Rempps?

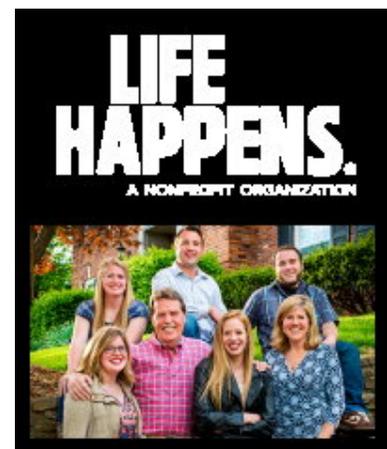


The past weekend was Easter, and while I'm grateful for the time with family and seeing my daughters hunting for eggs, I'm even more grateful for Jesus' sacrifice on the cross for our salvation. We are so blessed with our freedom and our health, we shouldn't take it for granted. March was an interesting month. It flew by so fast, and here we are, first quarter of 2016 already behind us! I didn't achieve the goals I had set health wise at the beginning of the year, but have gotten motivated again at the start of the second quarter.

Amy's going to attend the [Hoffman Process](#) in a couple weeks. I'm really excited to see how this will go and what kind of results she will get from it. My parents, who live in France, have decided to come and visit at the end of June. We are looking forward to seeing them again and it will be a wonderful opportunity for our girls to get to know their French grandparents better.

Because Life Happens

Every month I post a video from [LifeHappens.org](#), a nonprofit organization dedicated to showing people why they need to take personal financial responsibility. So far, I've posted videos about life insurance. So let's look at another product that is less known but just as important: [disability insurance](#). This protection allows you to replace your income should you become disabled, which is extremely valuable. This month's story is about a doctor and



a business owner, who both ended up receiving income from their individual disability insurances.

Giving Back to the Community



My wife Amy is a wildlife artist. Her art is a great outlet for us to donate to charities, as we believe it is important to give back. The featured painting this month is called "[Aurora](#)", in a style that Amy developed when we moved to Alberta. We call it Metal Art. This style is very popular and consists of using automotive airbrushing techniques on an aluminum canvas. You can see more of Amy's work at amykeller.com.

Invest your RRSP Money into Mutual Funds

People often come to me and ask where they should invest their hard earned money. They know the need to save money into their RRSP accounts, but aren't sure which investment to use inside of that account. I usually tell them to invest in Mutual Funds, not to worry about the ups and downs of the market, as it is a long term strategy. They're in it for the long run, and by the time they're retired, they'll be in a lower tax bracket so they will be able to take their money out paying less taxes...

Okay, those who know me will have understood by now that this is *my Aprils' fool prank*. Seriously, why would you take your money, that you've worked so hard for, give it to an advisor who in turn will hand it over to some dude that you don't know, so that dude can sit on that money, charge you fees with no incentive to make it grow (as they get paid whether they make you money or loose your money), and if you're lucky enough to not loose money, you'll then be hit with fees and taxes when you want to withdraw your money any time in the future.

S&P/TSX Composite index (^GSPTSE) - Toronto
12,535.40 ↓ 228.59 (1.79%) 4:20PM EST



Take a look at the graph above. If you had invested \$100K on the S&P 500 ten years ago, you pretty much would have broken even after 10 years! So you basically just wasted a decade, and while you were sweating the ups and downs, wondering what the heck was going on, you were charged fees every single year, based on the balance in your account. In his book [The Naked Investor](#), John Lawrence Reynolds explains how the average MER (Management Expense Ratio - which means the fees you're being charged for them to "manage" your money) for Canadian mutual funds is about 2.7% per year! So in the example above, you've broken even after 10 years, but have ended up paying around \$27K in fees. Now please remind me, who is that good for again?... surely not you... There are better places to put your money, [contact me](#) if you'd like to know more.

Tip of the Month

This month, I'd like to talk about reward programs. I won't try to list them all here as there are so many, nor will I tell you which ones are better, as it is really a personal preference.

We've been using [AirMiles](#) for years, through our BMO account, and through retailers that carry



it. With our points, we purchased different household items, restaurant gift cards (sadly no longer available), flew across the country, and we even flew some less fortunate friends to visit us.

The other card we've started using more recently is the Scene card, which is fantastic as I love watching movies at the theater. Because we've lived in Fort McMurray for the last 7 years, without any access to a decent theater, we ended up racking up the points and have now over 36 movies for free on our card.

So now going on a date doesn't affect our finances as much, the movie is on the house! The way I look at it, if you're going to spend the money anyway, why not get some points at the same time and be able to go watch all those movies for free!

Entrepreneur of the Month

One of the characteristics of successful business owners is the ability to work with a team and to encourage each other. The majority of my clients are also business owners, so each month, I will feature one of them in this newsletter.

This month I'd like to feature James Dyer, one of the owners of Infiniti Master Builder.



While the economy is in the gutter, James has been getting busier. The quality of his product, his integrity, and the amazing marketing tools he uses have allowed him to continue to grow when so many are downsizing. Check out his website at www.inifinitimasterbuilder.com.



Share



Tweet



Forward



Share

Copyright © 2016 Rempp Financial, All rights reserved.

Traditional Financial Planning is failing. Don't become a statistic. Help me be the change you'd like to see in the industry.

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe from this list](#).