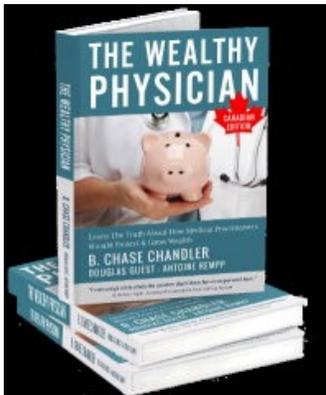




RF's Newsletter - October 2016

If you're receiving this newsletter, it is because we're friends, you've shown interest in what I offer, or you're already a client of Rempp Financial. I know you probably receive several newsletters already, so I'm going to try my best to bring valuable information 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

Refer a doctor, dentist, chiropractor... and I'll send them a free book.

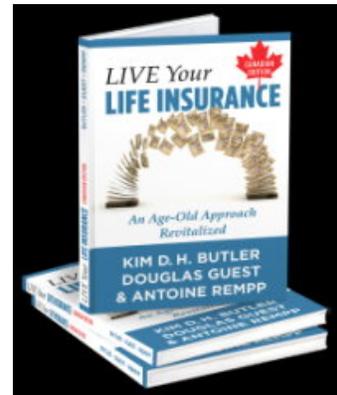
Refer a friend



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?

September was quite a busy month for us. Amy's mom completed the Hoffman Process, along with a good friend. They both really enjoyed it and came out of it so much happier. We finally took some long overdue family pictures, before baby number 3 shows up in three months.



As for myself, I went to Toronto for a week-long training that was all about becoming a better resource for my clients and my community. This training was fantastic, and I found a renewed passion for what I do.

I also passed my exempt market product exam, and am going to be able to provide some alternatives to the traditional investments that my clients are so often stuck with. Stay tuned for more information.

Because Life Happens - *Not Enough Time...*

LifeHappens.org is a nonprofit organization dedicated to showing people why they need to take personal financial responsibility.



"We thought we had more time..." Don't wait, you never know when it could happen.

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. Earlier this month, Amy won second place at the Peace Hills Trust Aboriginal Art Contest, with her painting called "Spirit River".

Over 80 artists submitted paintings so ending up as the second best is a very exciting achievement.

The gala where the painting will be unveiled is taking place in Edmonton on October 20th. [Let me know](#) if you'd like to attend!

2017 Tax Changes

Some of you might be aware of the big tax changes that are coming up for permanent life insurance and annuities. Only a few months left before the rules change.

In a nutshell, starting January 1st, 2017:

- you won't be able to accumulate as much cash value (similar to equity in a house) inside your permanent life insurance policy. This means that you won't be able to shelter as much money from taxes inside those vehicles.
- the size of premium that you can pay into those products will be reduced, which means that it will take longer to quick-pay or over-fund the policies.



- for corporate owners, the impact is going to be even bigger, with lower credits to the capital dividend account (CDA), which means that the insured would have to live much longer in order for his/her beneficiaries to receive full amount of the corporate death benefit tax-free.

This might be confusing, but bottom line is: if you want to take advantage of the more efficient tools that are available right now, don't wait!

If you're not sure what this means, [contact me](#) and I'll explain it more thoroughly.

Tip of the Month

You've most likely heard at least once the saying: "your net worth is your network"? If you have, you're probably trying to meet new people everywhere you go, particularly at public functions.



Sometimes, you can end up with a dozen or more business cards that you now have to enter into your database/phone, which can take a lot of time in your already busy schedule.

Using an app like [CamCard](#) is a great way to get the information directly from and into your phone quickly and efficiently.

I find it very useful and I love that I can use that app from my phone regardless of where I am. Very useful little tool.

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 Amanda Gergely, registered acupuncturist and owner of [Higher Health](#). In less than a decade, Amanda and her husband Chad have started the clinic and

now offer massage, acupuncture, yoga, doula service, private nursing...
Just amazing growth and ethic from this dynamic young couple.



Sad story is that Amanda and Chad lost their house to the fire in Fort McMurray. But they're resilient, they will rebuild, and while they do that, the business is growing and their positive impact on the community expanding.



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