

# Financial Advice – It's About You

## Commitment to Service

I am privileged to provide this wide range of complex and valuable services.

### Summary of Value

- ✓ Privacy & Confidentiality
- ✓ Transparent Reporting
- ✓ Qualified, Helpful Staff
- ✓ Regular Contact
- ✓ Plan Monitoring
- ✓ We Answer the Phone!

## Accepting Referrals



Bill Gow

### It's About You!

“You care about your family and your future. You want the freedom to do what you wish in retirement while leaving a legacy for future generations.

You understand that getting information isn't a problem, but getting good advice sometimes is. Life's waters can be rough.

At Safety Bay Financial we can help you plot a course that avoids the shoals and smooths the waves on your financial journey.

Call or email so we can set up a short chat to see if working together makes sense.”

## Specialized Services Provided



### Risk Management

Evaluating your financial risks and identifying strategies to avoid or minimize them is an essential first step.



### Insurance Planning

Implementing a strategic insurance plan protects your income and the financial security of those you love.



### Retirement Planning

Consolidating your assets and properly integrating them with pensions and government benefits in a tax efficient manner helps ensure a rewarding retirement.



### Education Planning

Using government programs can help your child graduate college or university with minimal debt.



### Estate Planning & Wills

Facilitates the orderly and tax efficient transfer of assets to your beneficiaries. External referrals may be involved.




### Tax Minimization

Tax minimization strategies are required in all stages of financial planning and are integrated with advice from outside specialists.

## Contact

Bill Gow, CFP, EPC  
Certified Financial Planner

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