THE RETIREMENT BLUEPRINT: BUILDING INCOME THAT LASTS A LIFETIME

For many affluent Canadians, the transition from earning a paycheque to living on accumulated wealth represents both a milestone and a moment of reckoning. After decades of building assets, the question shifts from “How much can I save?” to something more urgent:

“Will my wealth last as long as I do?”

In this blueprint, I address these questions head-on. I explore the mechanics of turning savings into reliable, tax-efficient income, examine the risks that threaten retirement security, and outline a disciplined, fundamentals-driven approach rooted in timeless investment principles. Whether you are a professional, entrepreneur, business owner or the steward of your family's wealth, the strategies I outline here are designed to provide peace of mind and financial durability across decades and generations, not just years.

THE COST OF WAITING TO START RETIREMENT SAVINGS

Portfolio value at age 65 | $500/month contribution | 6% annual return

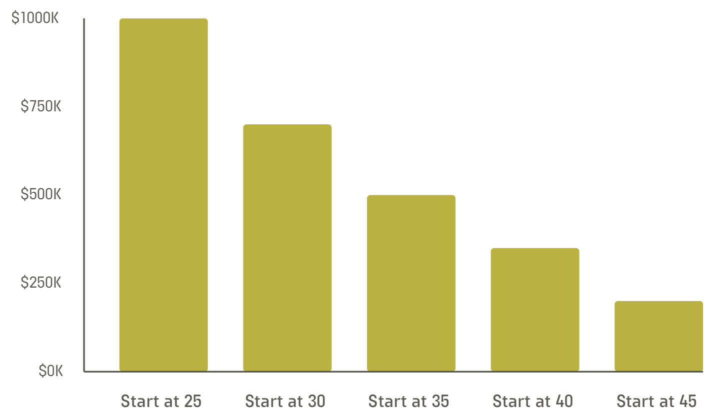

Figure 1. Impact of Delayed Retirement Savings on Long-Term Wealth Accumulation. Source: Illustrative projection assuming 6% annual return, $500/month contribution. Results will vary based on market conditions, fees, and individual circumstances.

THE FEAR OF OUTLIVING SAVINGS

The fear of outliving your savings is not irrational. It is the single most common concern among retirees and those about to retire in Canada, and for good reason. Canadians are living longer than ever before. Our life expectancies at age 65 have increased steadily over the past several decades, with many retirees now spending 25-30 years in retirement. It's now roughly as long as we've spent in our working careers. At the same time, inflation erodes purchasing power year after year, healthcare costs rise with age, and volatile markets can destabilize even the most carefully constructed portfolios.

In 2025, FP Canada reports **49%** of Canadians lose sleep over financial stress and according to research by CPP Investments in 2024, **61%** fear running out of money in retirement. These concerns are real. They reflect distinct challenges such as the unpredictability of investment returns, the risk of inflation outpacing income, and the emotional difficulty of managing a portfolio during market downturns.

Behavioural factors compound the challenge. Many investors delay saving for retirement, underestimate how much they will need, or make reactive decisions during periods of market volatility. The cost of waiting even five to ten years to start your retirement plan can be substantial, as the