

## 7 Steps for Success in 2024

As we welcome in a new year, there is no better time than now to position yourself for financial success in 2024 and beyond. Here are some top tips to consider.



### 1. Develop a plan to reduce your debts and begin saving for the future.

Your financial representative can help you distinguish between good and bad debt and how you can approach tackling your debt.



### 2. Set up an emergency fund. What would happen if you and/or your spouse lost your job?

Would you have enough savings to cover your expenses while you look for another one? What if you have to replace the roof on your house or need to pay for a major repair on your car? Would that put you into debt?



### 3. Review your savings goals and consider a tax-sheltered plan.

Does it really make a difference if you put the money into a registered plan such as a First Home Savings Account (FHSA) or Tax-Free Savings Account (TFSA), which can be used for any financial goal? Explore the options available at [AGF.com/RegisteredPlans](https://www.agf.com/RegisteredPlans).



### 4. Automate your savings and investing and start early.

Setting up a Pre-Authorized Chequing Plan (PAC), i.e., a regularly scheduled contribution that comes right off your paycheque or out of your bank account, can help build your savings with minimal effort. By investing regularly and following a consistent investment plan, you can take advantage of the benefits of compound growth, regardless of how much is invested.



### 5. Make use of your company benefits.

Many companies offer employee savings or contribution matching plans. Check with your Human Resources department to see if you can take advantage of any employee programs that will help you build your savings faster.



### 6. Education savings - take advantage of the government incentives.

Did you know Registered Education Savings Plan (RESP) savings can be supplemented with government education savings initiatives? Visit [AGF.com/RESP](https://www.agf.com/RESP) to learn more.



### 7. Ensure your beneficiaries are up-to-date.

The beneficiary is the person or entity that will receive the proceeds from your account when you die.

To read the full article on “7 Steps for Success in 2024”, visit [AGF.com/NewYear](https://www.agf.com/NewYear).

## AGF Managed Solutions Suite

A simple way to invest in a globally diversified portfolio that can help reduce the impact of volatility. Contact your Primerica Representative to find out which portfolio aligns best with your financial goals and risk tolerance and start investing for your future.



## Don't Get Caught in a Cycle of Emotions

Watching markets go up and down can be trying. Consider that how you feel about the market may reflect where it is in the cycle and that you may need to refocus on the longer-term picture.

For strategies and insights to help you navigate through volatility, visit [AGF.com/Volatility](https://www.agf.com/Volatility).



Contact me to help you define your financial goals and stick to a plan to achieve them.

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