

# How to Retire in Saskatchewan

Tax-Efficient Retirement Income  
Strategies for Near-Retirees

**James Dietrich FIC, AFA**

**Financial Advisor**

4-Corner Financial



## About James Dietrich

Over 20 years helping Saskatchewan families navigate retirement planning with confidence and clarity.

### Experience You Can Trust

Specialized expertise in tax-efficient retirement income strategies tailored specifically for Canadian retirees.



## Local Expertise

Deep understanding of Saskatchewan's unique tax landscape and retirement challenges

## Proven Results

Helped hundreds of families maximize their retirement income while minimizing tax burden

## Personal Approach

Every strategy is customized to your specific financial situation and retirement goals

Saskatchewan  
retirement<sup>®</sup>  
solutions



Your future,  
our prairie

# Is This Presentation For You?

## ✓ Perfect Fit If You:

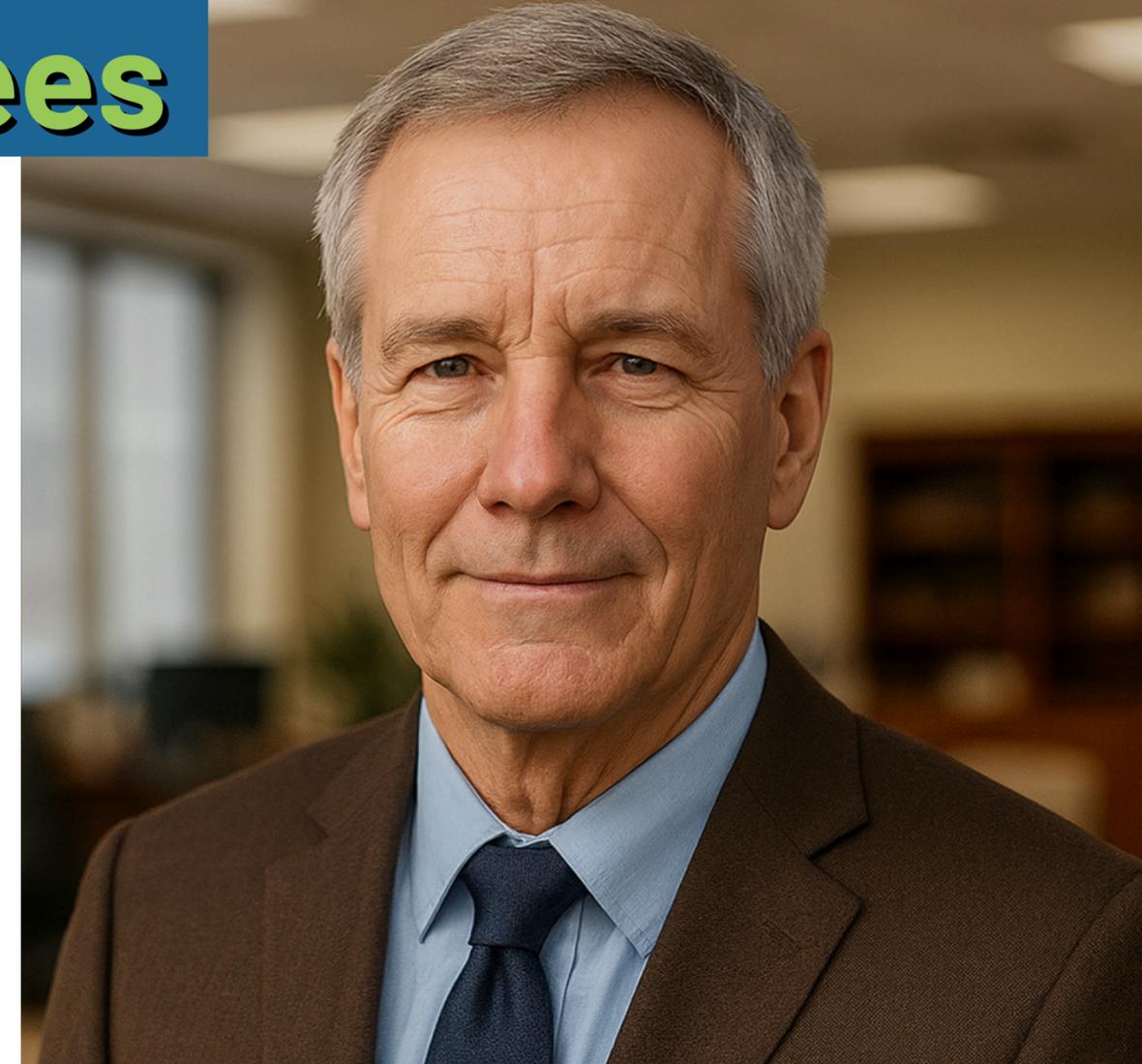
- Want clarity on what decisions to make during retirement
- Are 55-65 years old and approaching retirement
- Want to minimize taxes in retirement
- Are really ready to make a solid financial retirement plan



# Tale of Two Retirees



Meet Bob and Mark - both 65, both with a comfortable amount in retirement savings. Their tax strategies will determine their lifestyle for the next 30 years.



- ❏ Same starting point, dramatically different outcomes based on tax efficiency choices



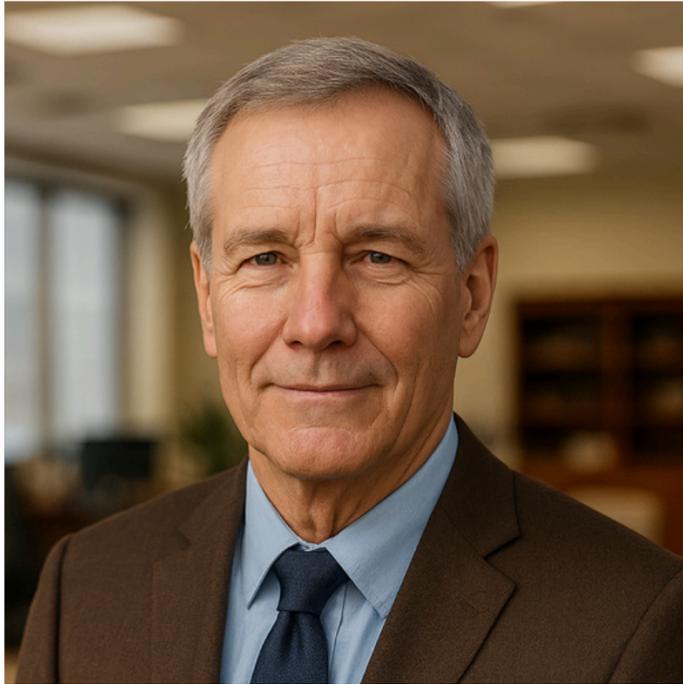
# Bob's Approach: The Tax Disaster

## What Bob Did Wrong:

- Withdrew everything from RRSPs first
- Ignored income splitting opportunities
- Triggered OAS clawbacks unnecessarily
- Never optimized withdrawal timing



**Result: \$800,000**  
**after-tax income over 25 years**



# Mark's Approach: Tax Efficiency Mastery

## What Mark Did Right:

- Converted RRSPs to RRIFs at optimal tax brackets, spreading income over multiple years
- Kept growth investments in TFSA, income investments in taxable accounts for tax credits
- Used pension income splitting to minimize combined tax burden
- Carefully managed income to avoid clawbacks while maximizing government benefits



**Result: \$1,000,000  
after-tax income over 25 years**

# The Shocking Difference



\$1,200,000.00

\$800,000.00

\$0.00

Mark (Right way)

Bob (Wrong way)





# Don't Make Bob's \$200,000 Mistake

## Your Next Step

Schedule a complimentary retirement income analysis with 4-Corner Financial

## What You'll Receive

Personalized tax efficiency strategy tailored to your unique Saskatchewan retirement goals

## The Investment

Your time today can save you tens of thousands in unnecessary taxes tomorrow

The best time to optimize your retirement income strategy may have been 10 years ago. The second best time is today.

