



**WERNHAM**

**WEALTH MANAGEMENT INC.**

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## June Declines Prove the Value of Your Guarantees

The S&P/TSX Composite Index **LOST** 1.89% this Month.

That means that the Canadian Stock Market is negative on a year-to-date basis. (see illustration below). Oil tumbled 15.3% during the month, the Bloomberg Commodity Index was down 5.2% in June and has **LOST** 11% for the year. We do get a sense of unease amongst investors without guarantees. As such, deposits to our products in June **set records**, as investors move from equity positions with no bottom, to income for life guarantees.

It is at times like this, that we commend you for building guarantees into your Portfolio.

The annual growth guarantees, the living benefit guarantees, and most importantly, the guarantees of **Income for Life** bring calm to this storm.

You have chosen, by arranging for these guarantees, to outsource the stress. No need for concern.

Imagine trying to prepare for your retirement with Market Downturns like this and with **NO** guarantees.

We are reporting to you the results of the Market for June 2017, and congratulating you on the fine choice you made to guarantee the outcome, **regardless** of market performance.

Please note, as well, that the Semi-Annual Statements, from your respective companies, will be sent to you by mail, soon.

Thank you for this opportunity to be of service!

PS: In the event that you would like to arrange for a Periodic Review, you may do so by contacting [jennifer@wernhamwealth.com](mailto:jennifer@wernhamwealth.com)



### ‘retirement income and personal asset management’

Chartered Financial Services Broker | Elder Planning Counselor | Chartered Life Underwriter

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