

Are you troubled by any of these questions?

- ▶ Do I fully understand the impact this decision will have on my family's lifestyle?
- ▶ How do I maximize my business value?
- ▶ How do we ensure a smooth transition?
- ▶ What about the tax? How does this get paid and how can I minimize it as much as possible?
- ▶ How do I ACTUALLY let go?
- ▶ What are reasonable expectations of myself and other involved parties?
- ▶ How do I manage my business proceeds to ensure I have enough to retire, without running out?

About Roxanne Arnal

Roxanne graduated from the University of Winnipeg with her Bachelor of Science in 1990 and went on to get her Doctor of Optometry from the University of Waterloo in 1995. After running her own practice for over 15 years, increasing and

GROWING HER BUSINESS 668%

she found herself looking for a new challenge. At the time, she worked with insurance agents, a stockbroker, a banker, an accountant, a lawyer, a candlestick maker- (that last one was a joke- but it was a LOT of people) she truly was feeling the effects of having received very poor advice and had no one 'quarterbacking' the transition for her. Having learnt the hard way, she felt compelled to help others avoid the pitfalls and turned her sights to the world of financial planning.

As part of her alphabet soup, Roxanne holds the CHS (Certified Health Insurance Specialist) and CFP® (CERTIFIED FINANCIAL PLANNER®) designations. What this means to you is that you have a dedicated professional with years of experience (and education) that intimately understands YOUR industry and your pain points.



Roxanne brings a passion to helping others live their life plans. Everyone has a dream, how are you going to make yours happen?

Email: roxanne@cfspsc.ca

Find out more and book a conversation at

www.cfspsc.ca

780-806-3097

**219 - 10th Street, Wainwright, AB
or anywhere with an internet connection!**

Business Transition Planning & Advisory Services

HELPING YOU
MAKE THE
BIGGEST DECISION
OF YOUR CAREER

Clarity Financial Services

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780-806-3097



Because financial clarity
is a beautiful thing



75%
of business owners
“**profoundly regretted**”
the decision to sell just
12 months after selling
(PriceWaterhouseCoopers – 2013)

DON'T BE A STATISTIC!

What if -

*You could **CLARIFY** and answer all your outstanding questions,*

*build a plan that gives you **CONFIDENCE** to move forward, and*

*make informed financial decisions to **CONTROL** your next steps and allow you to transition to your next phase?*

Can you imagine the weight off your shoulders in knowing you are fully informed and empowered to make the right decisions?

It is not enough to be knowledgeable; you also deserve someone who understands you and your practice, can speak your language, and has lived through this process.

Having helped numerous business owners with career transitions, Roxanne and her team are prepared to assist you every step of the way.

Here at Clarity Financial Services, we take you through a journey we call

The C3[®] Process

Clarity = Case History

It is hard to know what questions to ask when you are embarking on something new. Understanding what is most important to you and what you hope to achieve is key. Here we go over your (case) history to understand what ails you so we can work towards building you a plan.

2 out of 3
business owners
are **not familiar**
with their exit options



49%

have done **no exit**
planning at all

(Exit Planning Institute – 2016)

Confidence = Data Collection

How you handle your finances is critical for peace of mind. Here is where we collect all the necessary information to truly understand your financial picture and appropriately understand all the moving pieces. We work together to build confidence in your plan.

Control = Diagnosis and Prescription

Now that we have completed the deep dive into your overall financial wellbeing, together we build your action plan. This may involve various steps depending on your ultimate goals. Making informed financial decisions is paramount to take you to a place of

Peace, Power & Success

“The C3[®] Process ensured my goals were the focus of my plan. We worked together to get the plan that is right for me – saving me money and building for my future.”

Serving You

Your needs as a healthcare professional are unique, and that is why we focus on providing you with customized solutions - a truly unique feature of dealing with an independent advisory office.

My passion lies in helping others avoid mistakes and eliminating regret. Making sure you know what questions to ask, understanding the impacts of your decision, both from a financial perspective and a lifestyle perspective, and guiding your decisions, are the foundations of our business. Having been an Optometrist for 17 years, I have lived your fears. I sold my practice and I did not receive the advice I deserved. **YOU DESERVE THAT ADVICE.**

Ensuring your business transition is set on solid ground, that your personal finances are focused on your goals and dreams, and of course limiting the tax you pay, are some of the services we provide to you.

A business transition is one of the biggest decisions you will make in your career, in your life. Asking for help and knowing who to turn to is one of the smartest decisions you can make. Its not just about financial planning- its about **YOUR LIFE**. How will you choose to live it?

Helping you make smart financial decisions with confidence.