



# Make the SmartChoice with a Mortgage That Moves

Written By Simona Panetta

Finding the home of your dreams can be exciting, but it's a life-long investment that involves a careful examination of the health of the economy, the state of interest rates, and how many years it will take to pay off a mortgage.

Without having to get off your seat, Sal D'Angelo will lift you through this decision-making process.

A broker with more than two decades of experience, D'Angelo, owner of SmartChoice Mortgages Inc., offers the advantageous mobile mortgage and rates as low as 2.65 for a five-year variable, in an economy with interests rates at a generational low. "SmartChoice Mortgages will come to your place of business or home so you don't have to go to your local bank," explains D'Angelo. "We have 30 lenders that we deal with, so



instead of just going to one bank, you're shopping at 30 with SmartChoice." All services, adds D'Angelo, are provided free of charge.

Another benefit you might want to take note of is its access to hot promotions – "we give you the bank with the best deal," says D'Angelo – and special packages, such as its Smart Mortgage. With so many homebuyers finding the decision between a fixed or variable rate overwhelming, SmartChoice has

the solution. "This mortgage has a 50 per cent fixed rate and 50 per cent variable rate, – and a lot of people are opting for this plan," says D'Angelo, who also advises first-time buyers to get pre-approved and lock in a low interest rate before they window-shop. ©

[www.smartchoicemortgages.ca](http://www.smartchoicemortgages.ca),  
416.766.2300 or  
toll-free at 866.212.0888

SAL D'ANGELO  
Broker Licence No. MO8000186

SMARTCHOICE MORTGAGES INC.  
FSCO Broker Licence No. 10610



SmartChoice Mortgages



## TAKE CONTROL OF YOUR FUTURE TODAY

Written By Caroline Dabu

Boomers can turn to the Bank of Montreal Financial Group for financial guidance and advice.

If you are close to retirement, the economy may have you thinking: Will I still be able to afford to retire as planned? Do I need to rethink what I want to do during my retirement? What will my retirement look like? Planning for this critical life phase can be overwhelming, and the slowly changing economy doesn't make things any easier. While some people may have the first few years of retirement planned with leisure activities featured prominently, few will have thought beyond that. Those individuals who assume that everything will all fall into place when the time is right may want to reconsider and look towards putting together a personalized financial plan for retirement. After all, no one wants to run out of money during retirement.

BMO Financial Group has a new interactive online tool ([www.bmo.com/TakeCharge](http://www.bmo.com/TakeCharge)), which helps you think through various aspects of your retirement so that you are better prepared. It uses a picture analogy, with the four corners of

the image representing the who, the what, the where and the how of retirement. "This 'take charge of your retirement' tool helps boomers set their thoughts in motion about retirement goals that look beyond the first few years of retirement or 'the big dream.' Today, retirement can last 20 to 30 years and take on a number of different stages, which most of us overlook in our planning," says Amy D'Aprix, BMO retirement transition expert.

**"This 'take charge of your retirement' tool helps boomers set their thoughts in motion about retirement goals ..."**

*- Amy D'Aprix*

By answering a series of questions regarding your expectations for retirement, you will be able to picture more clearly what your future may hold. Like any photo, you'll need a frame to protect it. In this case, the frame represents your financial plan, which includes things like cash flow, investments, tax considerations and contingencies. Once you have saved and printed your personalized output from the online tool, you will be able to frame your own retirement

picture by meeting with a BMO financial planner who can turn your retirement plan into reality. For more information visit: [www.retirementyourway.com](http://www.retirementyourway.com)

Caroline Dabu is the vice president, head of retirement market group BMO Financial Group.