

# Planning for the future.

## Here's What You Need To Stay Even With Inflation!

If your present annual income is \$25,000, here's what you'll need just to "stay even".

	INFLATION RATES		
	4.00%	8.00%	12.00%
In 10 Years	\$37,006	\$ 53,973	\$ 77,646
In 15 Years	45,024	79,304	136,839
In 20 Years	54,778	116,524	241,157
In 25 Years	66,646	171,212	425,002
In 30 Years	81,065	251,566	748,998

If your present annual income is \$35,000...

	INFLATION RATES		
	4.00%	8.00%	12.00%
In 10 Years	\$ 51,809	\$ 75,562	\$ 109,705
In 15 Years	63,033	111,026	191,575
In 20 Years	76,689	163,134	337,620
In 25 Years	93,304	239,697	595,002
In 30 Years	113,519	352,193	1,048,597

If your present annual income is \$45,000...

	INFLATION RATES		
	4.00%	8.00%	12.00%
In 10 Years	\$ 66,611	\$ 97,152	\$ 139,763
In 15 Years	81,042	142,748	246,310
In 20 Years	98,601	209,743	434,083
In 25 Years	119,963	308,181	765,003
In 30 Years	145,953	452,820	1,348,196

If your present annual income is \$55,000...

	INFLATION RATES		
	4.00%	8.00%	12.00%
In 10 Years	\$ 81,413	\$ 118,741	\$ 170,822
In 15 Years	99,052	174,469	301,046
In 20 Years	120,512	256,353	530,546
In 25 Years	146,621	376,666	935,004
In 30 Years	178,367	553,446	1,647,796

## The Magic of Compounding

It's a matter of mathematics. For your RRSP to grow, your investments must grow at a high rate...year in and year out...beating inflation by a wide margin. It's no surprise to most investors that higher RRSP returns over many years allow the magic of compounding to work to the fullest extent.

If your annual investment is \$1,000, it will grow to the amount indicated in 10, 20 or 30 years.

% RETURN	10 YEARS	20 YEARS	30 YEARS
8	\$15,645	\$ 49,423	\$ 122,346
10	17,531	63,002	180,943
12	19,655	80,699	270,293
14	22,045	103,768	406,737
16	24,733	133,841	615,162
18	27,755	173,021	933,319

If your annual investment is \$3,500...

% RETURN	10 YEARS	20 YEARS	30 YEARS
8	\$ 54,759	\$172,980	\$ 428,211
10	61,359	220,509	633,302
12	68,791	282,446	946,024
14	77,156	363,180	1,423,580
16	86,565	468,442	2,153,066
18	97,143	605,574	3,266,615

If your annual investment is \$7,500...

% RETURN	10 YEARS	20 YEARS	30 YEARS
8	\$117,341	\$ 370,672	\$ 917,594
10	131,484	472,519	1,257,076
12	147,409	605,241	2,027,195
14	165,334	778,263	3,060,528
16	185,497	1,003,804	4,613,712
18	208,164	1,297,658	6,999,890

## The Industrial Group of Funds Managed By Mackenzie Financial Corp.

Formed in 1967 with the inception of the Industrial Growth Fund, The Industrial Group of Funds is comprised of twelve investment funds - each designed to meet specific needs of both individual and corporate investors.

Depending on their objectives, the Funds hold one or a combination of the following: common and preferred stocks, corporate bonds, government bonds, mortgages, and high quality short-term debt securities. The investments in each Fund are adjusted constantly in anticipation of changes in economic conditions, in pursuit of new opportunities in the marketplace - and, above all, in recognition of a primary need to protect investors' capital.

The Industrial Group of Funds provides the advantages of: professional management, portfolio diversification, redemption on request, freedom from day-to-day involvement in the investment process, automatic reinvestment of dividends and capital gains, monthly payment and withdrawal plans, a wide range of investor options and more.

No investment fund is free of "risk". The best way to assess the degree of "risk" is to look at the past performance of the investment - both in percentage growth for ten years or more - and in year-to-year consistency. From this perspective, we believe our Funds are an excellent RRSP investment.

Managing to make your savings grow.



Looking both ways. To manage your money Better.

## How To Tell If You Need A Personal Financial Planner

1. Do you still pay too much in taxes?
2. You can't seem to save?
3. You're ready to get serious about investing?
4. You're insured. But is it enough?
5. Do you want your children to get the education you had. Or better?
6. You know your retirement income won't be enough?
7. You have big plans of your own?

How a financial planner can help you.

Starting with your first visit, a financial planner helps you gather documents, asks questions, and gets to know you.

He or she helps you identify your concerns and perhaps most important, helps you define your goals in specific, measurable financial terms.

Should you start an RRSP this year? Or do you have more pressing short-term needs? Can you afford riskier, fast-track investments? Your financial planner can tell you.

## Evaluate The Achievements of The Industrial Group of Funds Before Buying Any RRSP.

The record is clear; our approach to RRSP management has generated exceptional growth for Canadians who wouldn't settle for second best...who've made the decision to invest for the long term.

So take a look at what we've accomplished - particularly in comparison with other investments and performance benchmarks. After all, an RRSP decision is the culmination of a logical process.

1. You need consistently superior performance to build up your RRSP investment...
2. Some of Canada's most popular RRSPs haven't been able to deliver the returns over time you need to outpace inflation.
3. The Industrial Group of Funds has proven it can do the job.

On that basis alone, The Industrial Group deserves serious consideration as your RRSP investment. Think about the facts. Then call for complete details of our performance record.

If you feel good now about choosing the right RRSP, just think of the difference it will make at retirement. The funds are offered by prospectus only.

## Regal Capital Planners . . . Who We Are!

Regal Capital Planners is a PERSONAL FINANCIAL PLANNING COMPANY, offering a complete range of financial services to both individuals and corporations.

Established in 1967, the company has grown to over 400 Financial Planning Associates, located in offices across Canada. The Associates come from the various sectors of the financial services industry and have a wide range of experience. However, it is the ability of the individual financial planner to listen to client needs, formulate realistic financial plans and effectively communicate prudent courses of action that has made the company a leader in financial planning.

As a truly independent firm, our clients enjoy the real benefit of being able to select the best products from the best companies, and have the security of knowing they have a comprehensive financial plan of the future which is regularly monitored and updated by a competent, caring, financial planner.

Regal Capital Planners approach to personal financial planning provides advice and services dedicated to your financial success. You can expect top quality independent financial advice from all Associates of Regal Capital Planners.

For More Information on The Industrial Group of Funds And For FREE BOOKLETS on "Retirement Planning" and "RRSPs & You" Contact:



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Over 20 Years of Helping Canadians Reach Financial Independence