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# RRSP

## Happy with how your RRSP's are managed?

Maybe like a lot of people you jumped into mutual funds without giving it much thought.

### Still feeling unsettled?

We will provide a second opinion at no cost or obligation.

As experienced professional advisers, we provide advice and support after your initial investment.

Ask us for a customized computer portfolio analysis or a personal asset allocation analysis.

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As Canada's largest investment firm we offer research and recommendations on the best mutual funds. We combine this research with an analysis of your needs and objectives and match them to the right fund for you.

To find out more about current recommendations, call and ask for our latest copy of Mutual Funds Monitor, our quarterly mutual fund research brochure.

If you already own mutual funds and want to know if they're the right ones for you, call and ask for an independent analysis.



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Investment Advisor

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KNOWLEDGE **is** POWER

## RRIFs equal financial flexibility

Flexibility. It's what makes retirement enjoyable - having the flexibility to travel, or perhaps help your children buy a home or start up a business.

That's why arranging a retirement income that can accommodate

your changing needs is a key to successful retirement planning.

For maximum flexibility, RRIFs (Registered Retirement Income Funds) fit the bill. You can withdraw as much money as you need from your RRIF at any time, or as

little as you wish (a minimum amount must be withdrawn each year).

You can choose to have as much or as little direct involvement with your RRIF investments as you want. And at any time, you can convert your RRIF into an annuity on your life or jointly on your life and your spouse's.

### HOW DO RRIFs WORK?

RRIFs are similar to RRSPs, except you withdraw amounts instead of making contributions. They can be established only with funds from an RRSP. Remember that a retirement income must be arranged from your RRSPs by Dec. 31 of the year you turn age 71.

A variety of investments are eligible for and RRIF, including GICs and mutual funds. In fact, mutual funds in your RRIF can be just as productive as they have been in your RRSP.

If you retire in your early 60s, you could be dependent on your retirement income for 30 years or longer. Outliving this income is a fear of many retired Canadians. With an RRIF, you can take advantage of mutual funds that focus on long-term growth, thus assuring that you stay ahead of inflation and accumulate enough to last you as long as you need.

*(Reprinted courtesy of Brian Goodlet's Money Ideas, published bi-monthly by Market Connections Inc., North York, Ont.)*

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