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RRSP

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KNOWLEDGE *is* POWER

'Booming' interest in retirement

In the past, many of us ignored retirement planning. Unless retirement was around the corner, it was considered "tomorrow's problem."

Today there is a dramatic interest in financial planning generally and in retirement planning in particular.

WHY?

First, the "baby boomer" generation (people born between 1947 and 1966) is now moving into the pre-retirement years. Boomers are increasingly heeding the message that a successful retirement requires planning and that, if you put off planning for retirement, you are simply putting off retirement.

Second, boomers see that government sources of retirement income will be less in the future than today. Old Age Security is subject to a tax "clawback" and, since the threshold does not fully keep pace with inflation, anyone who is still a few years away from retirement may find their OAS will be clawed back entirely.

A third reason for the interest in retirement planning is that more people are recognizing that, at retirement, they will have to pay a greater share of their health costs.

Fourth, taxes and inflation. Boomer retirees will continue to need a higher level of before-tax income from their RRSPs and other registered plans to achieve the spendable income they need to support their lifestyle.

RRSP Rules for 1996

The last day for RRSP contributions this year is Feb. 29, 1996. You can contribute up to 18 per cent of your 1994 income less your pension adjustment to a maximum of \$14,500 with up to 20% in foreign securities.

Deduct from your taxable income an amount equal to your contribution and if you are in the \$30,000 taxable income range, each \$1 of RRSP contribution will reduce your tax bill by 27%. If you are in the \$30,000 to \$60,000 range you are looking at 40% and above \$60,000 you are looking at 40% and above \$60,000 you will save more than 50%. Starting in 1996, the lifetime \$8,000 over-contribution limit becomes \$2,000. The excess can be worked down over time by using it as part of your yearly contributions.

(Compliments of Pierre Brianceau of Money Concepts, 873-1877.)

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