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# RRSP

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## Choosing the right RRSP for you

Many investors recognize the immediate tax benefits of contributing regularly to their RRSP. However, they often give less thought to how their RRSP is growing. With a little knowledge, you can make a big difference to the amount of cash you accumulate in your plan.

### Improving RRSP Performance

How do you help increase the average rate of return of your RRSP investment? Start by looking at the investments you now hold inside your RRSP. Like many other people, you may select the same types of RRSP investments every year – without consider-

ing all the options available to you.

For example, your RRSP portfolio may consist almost entirely of one-year investment certificates. A good choice? Certainly these provide a high level of security and a respectable interest-rate return. But you could probably do better.

One way is to diversify your holdings to include certificates with a range of maturity dates – say, from six months to five years. Then, if interest rates decline in the future, your longer-term certificates are locked into a higher rate. But if rates go up, your shorter-term certificates will probably mature quickly enough so that you'll still be able to capitalize.

### Diversifying Your RRSP

History shows us that, at any given time, some investments do better than others. In the mid-'80s, fixed-term investment certificates performed better than some of the mutual fund RRSP options. Yet in the early '90s, the opposite was true. And that's why it may make sense for you to consider including both mutual funds and fixed-term investments in your RRSP plan.

### Risk vs. Return

If you are several years from retirement, you may want to assume some risk to attempt to realize longer term growth. You could consider investing in an equity based mutual fund. Or, you may be closer to retirement and concerned with having a secure income. Under these circumstances, you may want to invest in a fund with fixed-term investments where your returns are guaranteed.

(Compliments of Edna Perkons and Mike Wolfer, Bank of Montreal.)

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