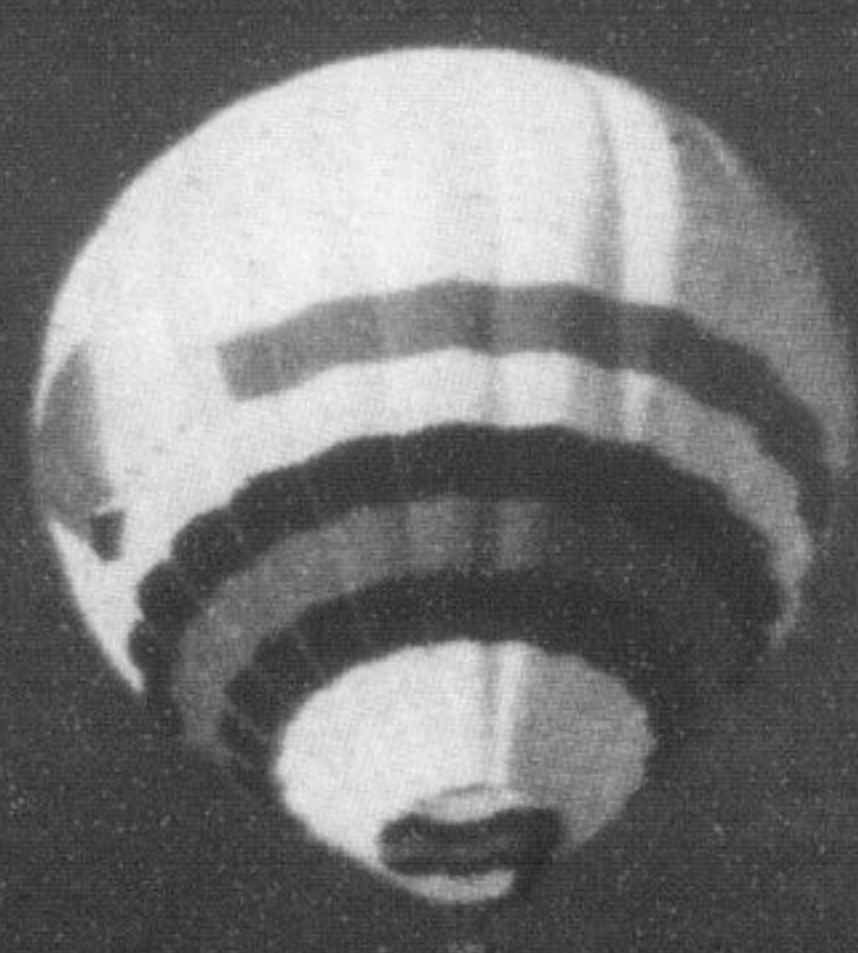




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# Your FINANCIAL FUTURE

## Prospective Home Buyers Can Simplify The Process With A Mortgage Pre-Approval

Pre-approvals are one of the easiest ways for homebuyers to start off on the right foot. A pre-approval takes very little time and helps buyers establish a maximum spending limit. With that information, they can shop with confidence, knowing what they can offer on a property. It isn't necessary to use the whole pre-approved amount and right now TD Canada Trust guarantees the interest rate for 120 days.

### Know your options

There are many mortgages, each with unique

features. Investigate alternatives ahead of time so you don't have to make a rush decision later. The pre-approval meeting is a good time to gather information and start exploring options.

To learn more about the home buying process and apply for a pre-approval, contact Marc Gruehl, Manager, Residential Mortgages, TD Canada Trust, 905-878-7290, email: [marc.c.gruehl@td.com](mailto:marc.c.gruehl@td.com).

Some conditions apply.

## Benefits of spousal RRSPs

(NC)—They certainly sound complicated, but spousal RRSPs are a simple way for couples to help each other financially.

"A spousal RRSP provides many benefits to a couple, particularly if one partner is expected to earn substantially more in retirement than the other," says Heather Clarke, Director of Advanced Financial Planning Support at Investors Group.

A spousal RRSP allows the partners to even out their combined retirement income, which can lead to significant tax savings.

"Spousal RRSPs let you split your income so you pay less tax, while still enjoying all the bene-

fits of a regular RRSP. It's a win-win on both fronts," Clarke says.

### Here's how a Spousal RRSP works:

- Each partner has a maximum contribution limit. The federal government will have notified you of your 2004 RRSP limit when they sent your Notice of Assessment for 2003.
- The spouse with the anticipated higher retirement income can put any portion of their RRSP contribution into a spousal RRSP for the benefit of their partner.

• see HOW A SPOUSAL RRSP on page 21

## FOCUS ON THE SIMPLICITY OF SUCCESSFUL INVESTING

Meeting your long-term financial goals still boils down to a few essentials:

- Diversify to manage risk
- Maintain core holdings
- Reduce the impact of taxes
- Invest long term, think long term

With a diversified family of mutual funds, AIM Trimark can help you stay focused on these essentials to reach your long-term investment goals.

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