

Your FINANCIAL FUTURE

How a spousal RRSP works

• from **BENEFITS** on page 20

- Contributions to a Spousal RRSP are tax deductible for the contributor.
- The RRSP limit of the spouse who benefits from the spousal RRSP contribution is not affected. That means the lower-earning spouse can still make his or her maximum RRSP contribution.

The major benefit of a Spousal RRSP is that when the lower-income spouse withdraws money from the registered plan at retirement, income will likely be taxed at a lower marginal tax rate than if it were taxed to the higher-income spouse.

If you are not already maximizing your contribution, talk to your financial advisor about ways to increase your contribution and better plan for retirement. It's also a good idea to spend the time to go over your entire financial picture and help draw up a unique RRSP solution tailored to your specific needs.

For financial planning and investment information visit www.investorsgroup.com

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Money Tips

(NC)—Strapped for cash? Borrowing to make your RRSP contribution may offer greater after-tax returns than the cost of the loan. Speak to your financial advisor to see if this strategy is right for you.

IF YOU MISS MARCH 1ST

YOUR RETIREMENT MAY NEVER BE THE SAME

As important as it is to put your money to work, when you do it can really matter.

The sooner you visit Edward Jones to open or fund your RRSP, the more time our money has for potential growth. By contributing the full amount now (\$15,500 for 2004 and \$16,500 for 2005), your money has the opportunity to grow even faster for retirement. You may even be eligible to make catch-up contributions. But there's no time to waste.

To see why it makes sense to save for retirement with Edward Jones before March 1st, call today.



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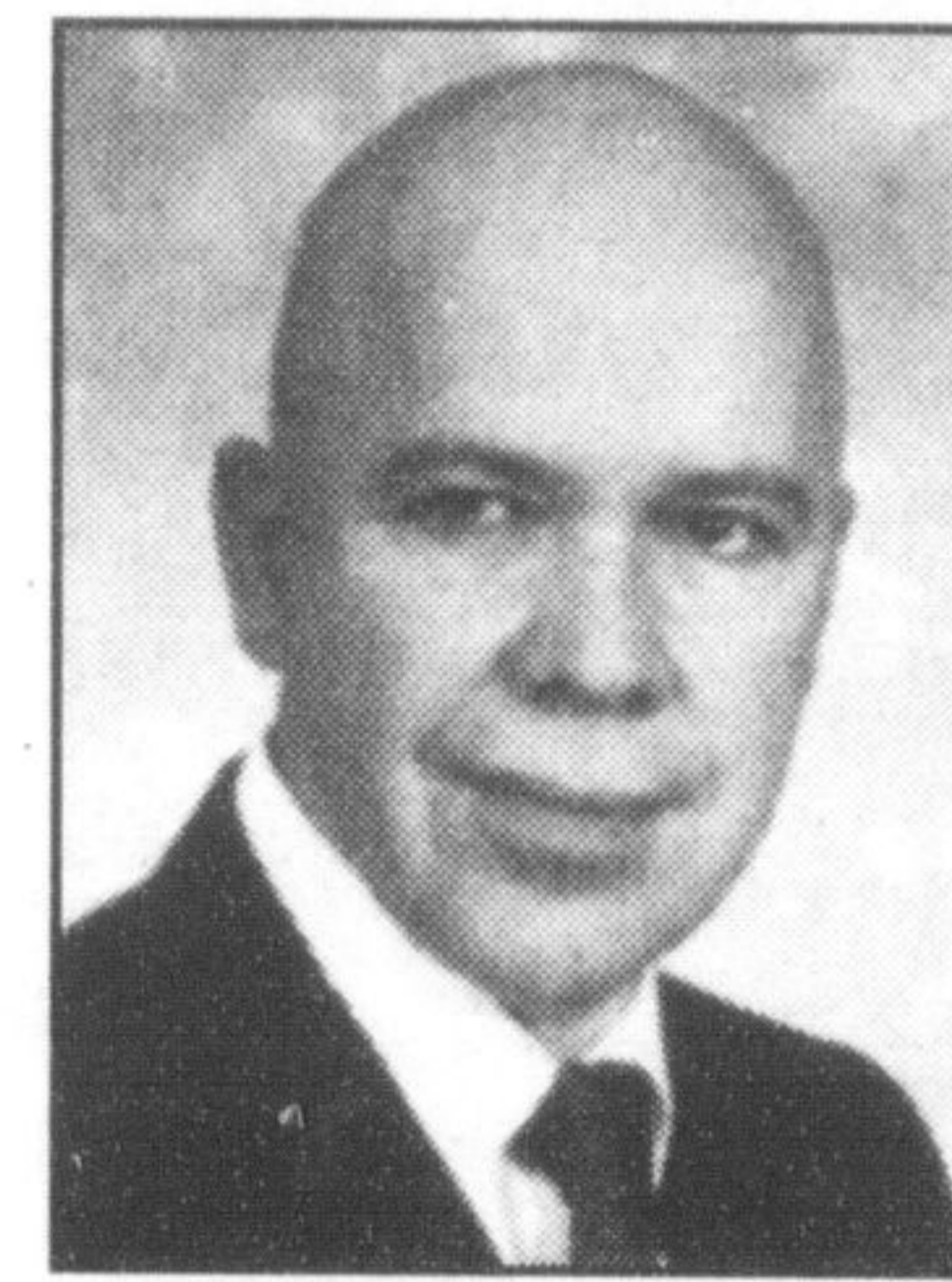
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Affiliated with N.F. Insurance Agency Inc.

TD Canada Trust Home Equity Line of Credit



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The TD Canada Trust Home Equity Line of Credit¹ gives you:

- Access to up to 75% of the appraised value of your home less any prior outstanding mortgages or charges
- Convenient access to funds
- Convenient interest only payment option²
- Option to lock in any portion at a fixed conventional mortgage interest rate with a corresponding fixed payment*
- Interest rates as low as TD Prime, which as of February 11, 2005 was 4.25%³

HOW IT WORKS...

This easy-to-use worksheet can help determine the approximate credit limit you can get with a TD Canada Trust Home Equity Line of Credit.

	Example	Your Home
Appraised home value Multiply by 75% (x .75)	\$ 200,000 x .75 = \$ 150,000	\$ _____
Subtract your existing mortgage or other prior charge balance	- \$ 50,000	\$ _____
Your potential TD Canada Trust Line of Credit	= \$ 100,000	\$ _____

TD Canada Trust

(1) Some conditions apply. Applies to residential properties only and is subject to TD Canada Trust's credit granting criteria. (2) On revolving portion of Home Equity Line of Credit only. (3) Rates vary with TD prime. *Some Conditions apply.