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GOOD RRSP DECISIONS FOR A BETTER TOMORROW

Join us for a small, inter-active seminar in which you can get answers to the questions that will affect your financial future

Jan 22, Feb 5 & Feb 10th 7:00 PM Fortune Financial Boardroom 95 Mural Street, Richmond Hill	Jan 27 & Feb 19th - 7:00 PM Sat Feb 8 - 10:00 AM Christian Blind Mission 3844 Stouffville Side Road, Stouffville
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 Seating is limited

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Business and Finance

RRSPs give people current and long-term tax savings

Many Canadians care enough about their retirement security to lay the foundation for it today.

Unfortunately, most Canadians still allow each year to pass in hopes that government and company pensions, combined with the money they managed to save, will see them through their retirement years.

As the population ages, there will be a greater strain on government funds. Add to that the effects of inflation, and it becomes clear that personal savings will no longer be a supplement to your retirement income — they will form the most important part.

With a Registered Retirement Savings Plan, people can enjoy both current and long-term tax savings.

Contributions to your RRSP (within limits) are tax deductible. As shown in the table below, the higher

your income (and hence your tax rate), the greater the benefit of tax deductibility.

Any funds accumulating in a RRSP are growing tax-free.

One of the strongest motivations for using an RRSP is the fact you can reinvest the money which you would otherwise pay out annually in taxes and have it grow tax free.

When people think of investments for their RRSP, they often think of two choices — Guaranteed Investment Certificates and mutual funds.

If you choose a self-directed plan, your RRSP can be invested in a wide range of securities. The following is a list of the major investments from which people can choose:

- Government guaranteed instruments (Treasury Bills, Canada Savings Bonds, Provincial Savings



Courtesy Graphic

- Bonds, Federal and Provincial Bonds, Municipal Bonds, Strip Bonds, Zero-Coupon Bonds, Mortgage-Backed Securities)

- Corporate Bonds
- GICs
- Canadian Equities (stock and equity-related investments such as listed convertible preferred shares, publicly-traded Canadian call options and covered calls, but no puts)

- Mutual funds with 80 per cent Canadian content
- Mortgages on you or your spouse's residence
- Canadian private corporations
- Qualified foreign investments (The foreign content limit is 20 per cent of a RRSP's book value).

- With lower rates on GICs, it may be advantageous for investors to explore all of their RRSP investment alternatives.

An RRSP is an important tax and financial planning tool that, when properly used, can help ensure a financially secure and comfortable retirement.

This article was submitted by Scot Robinson.

Your tax rate:	25%	40%	50%
Contribution:	\$1,000	\$1,000	\$1,000
Tax Savings:	\$250	\$400	\$500

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