

FINANCE

Money in RRSPs escapes tax until its withdrawn

Many Canadians have some sort of nest egg, whether it's money put aside for an emergency or for a major purchase such as a house.

But sound saving plans go a step further to consider financial security in retirement.

With company pensions on the decline and the availability of government programs in doubt, we have to take the responsibility for retirement security into our own hands.

To encourage Canadians to save for their golden years, the government provides

incentives to taxpayers who invest in Registered Retirement Savings Plans.

You won't pay income tax on the deductible amounts you contribute to an RRSP and income earned within the RRSP escapes tax until it is withdrawn.

Please see page 6

The best thing about an RRSP loan isn't the rate. It's what you buy with it.



Ken Prentice, CFP (OWNER/MANAGER)

If you're thinking of borrowing money to maximize your RRSP contribution, we'd like to offer our advice. At Ross Dixon Financial Services, you can count on a competitive loan rate, but more importantly, you can also count on a full range of financial products and a completely honest, objective opinion on which is best for you.

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