

ADVERTISING FEATURE

**MONEY TALKS**

**When borrowing for an RRSP loan, look for an interest rate that is as low as prime**

(NC) As we enter the RRSP season, it seems that we all have good intentions toward securing our financial future and enjoying the immediate tax benefits of making a solid RRSP contribution. But like so many people today, we usually have trouble finding the money we need to make that contribution.

One option is an RRSP regular investment plan, where you designate a specific amount to be transferred every month from your bank account, directly to your RRSP.

You'll avoid the last-minute RRSP scramble, plus you'll be putting your money to work for you right away, earning sheltered income all year long.

But unless you had the foresight to set up this kind of plan last year, chances are, you're now facing a last-minute scramble.

The next best solution for most people is an RRSP loan.

This type of loan is a simple way to

get the money you need now to make your contribution, file your tax return and use your tax refund to help pay down the loan.

When borrowing for your RRSP, Rob Paterson, general manager of retail lending marketing at CIBC suggests that you should be on the lookout for interest rates as low as prime.

Another feature to look for when borrowing for an RRSP loan is a 120-day deferral option, Paterson said.

This option allows you to forego your first loan payment for a period of 120 days while you wait for your tax refund.

This year you can also take advantage of maximizing your unused RRSP contribution room.

"With changes in government regulations, there is now an opportunity for many Canadians to reap tax benefits.

"If you have not maximized your RRSP contributions in recent years,

you can now carry forward unused portions indefinitely," Paterson said.

Borrowing and using your refund to

pay off your loan can help you get started toward taking full advantage of your unused RRSP contributions.

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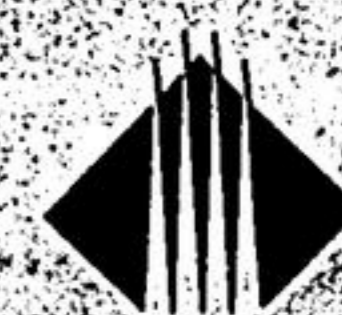
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