



Advertorial

### Mutual Funds in Your RRSPs

by Sandy MacKenzie, State Farm Representative

Over the past few months, I have received several questions from people who have not dealt with mutual funds before and also from those who are seeking more information on Registered Retirement Savings Plan (RRSPs). Many feel they can't afford to invest, while others are concerned about the instability of the market. Some state they simply haven't had time to sit down and get started.

Much like your career, your retirement requires planning. Before you know it, you will be entering the years of retirement and will need funds to sustain your lifestyle. You can expect your spending patterns to change. For example, your mortgage may be paid off, your children may have finished school and moved out and you may experience an increase in spending on leisure activities (e.g. travel, entertainment or hobbies).

An RRSP can help you reach your retirement goals through:

- deferring tax on the growth earned in the plan until it is withdrawn;
- deferring tax payments on your current income until you retire, at which point you will likely be in a lower tax bracket.

Before you begin planning for your retirement, you should choose to work with someone who understands your needs. A financial professional can help you with your investment objectives and review your risk tolerance. It is important for you to be comfortable with your investment selection. Some investments are more conservative than others, so choose a fund that fits your comfort level.

Investing in mutual funds is within the reach of many people who have never before considered themselves investors. Keep a long-range focus in sight and pick funds you are comfortable with. Let time work to your advantage. Every day you keep your money at work in an investment plan is another day your money can help you reach your goals. Start planning and saving today for your retirement.

I can now offer mutual funds through State Farm Investors Services. This allows me to provide another investment vehicle for your RRSP. A mutual fund account can be started for as little as \$500 for an initial investment or a minimum investment of \$50 a month. We also offer flexible pre-authorized chequing (PAC) services. For more information, please contact me at 905-642-4546 or State Farm Investor Services at 1-866-814-6597, 100 Consilium Place, Suite 102, Scarborough, Ontario M1H 3G9.

Please read the applicable simplified prospectus before investing. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation (CDIC) or by any other government deposit insurer.

Mutual funds are not insurance products and are distributed through representatives of State Farm Investor Services (Canada) Co. State Farm Investor Services (Canada) Co. is a separate legal entity from State Farm Mutual Automobile Insurance Company, or any of its insurance affiliates.

**Sandy MacKenzie • State Farm Representative**

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3. Slush
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