

RRSP Cheat Sheet

2013 Tax Year



It is one of the most utilized Savings Programs for Canadians, and 2014 will prove to be a stellar year for Savers. Here you will be able to quickly glance over the features, benefits and facts about the RRSP savings program, and how you can use it to your advantage to create wealth for your retirement.

Maximum Contribution

18% Maximum Contribution Of Last Years Income

PEOPLE

Only 4 OUT OF 10 Canadians WILL contribute to their RRSP's in 2014

TIME

10 YEARS UNTIL Money Doubles with Compounding If you receive an 8% return

Lost Love



More than 20% of Investors will Change Advisors in 2014

Due to;

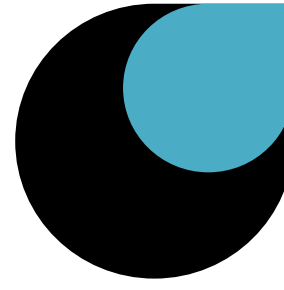
- Bad Performance
- Lack of Contact
- Big Fees

Contribution Deadline



YOU Must Make your Contribution Before **March 3rd 2014**

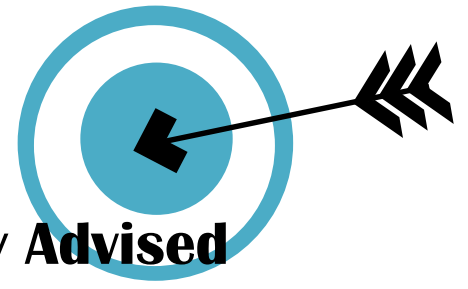
Spousal RRSP's



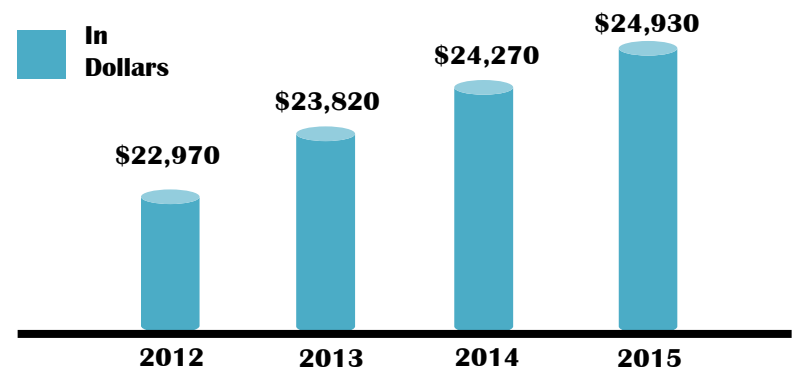
You can Contribute To your Spouses RRSP And Receive The Tax Deduction

The Value of Advice

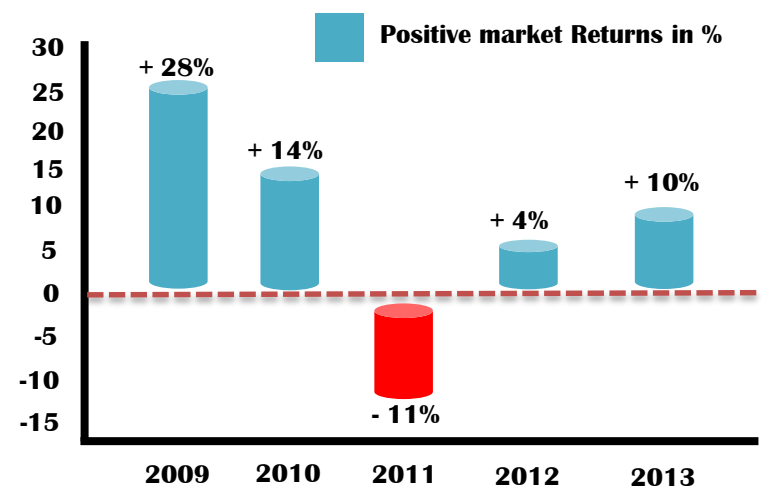
OVER 71% Of Actively Advised Households Will reach their Retirement Goals



Maximum Contributions in Dollars



TSX S&P Market return



\$835 BILLION

Invested in Canadian RRSP's

Since the introduction of RRSP's in 1957, Canadians have invested more than \$1 Trillion dollars. And currently by the end of 2012 there was more than \$835 Billion actively invested in RRSP's through Banks and Investment Advisors. This is meant to be the foundation of Retirement Income for the majority of Canadians, outside of the traditional CPP and OAS payments that a retiree will receive from the government.



DON'T Waste TOO MUCH Time

The success of your Retirement Income requires 3 simple factors for its success.

1. Make the contribution - Start with as little as you can, but you must be making regular contributions to your account.
2. Start as early as you can - Time and the magic of Compounding will accelerate your earnings far more than rate of return will.
3. Actively Manage your Account - Work with a trusted Advisor who will guide you through the highs and lows of investing, you owe it to yourself.

Call us Today, we are Here to Help 1-800-303-7196

