

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;

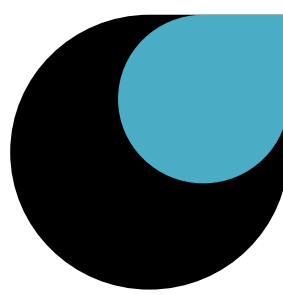
- **Bad Performance**
- **Lack of Contact**
- **Big Fees**

Contribution Deadline



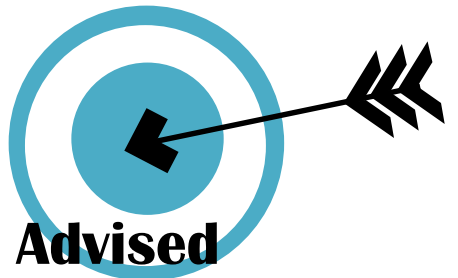
YOU Must
Make your Contribution
Before
March 3rd
2014

Spousal RRSP's



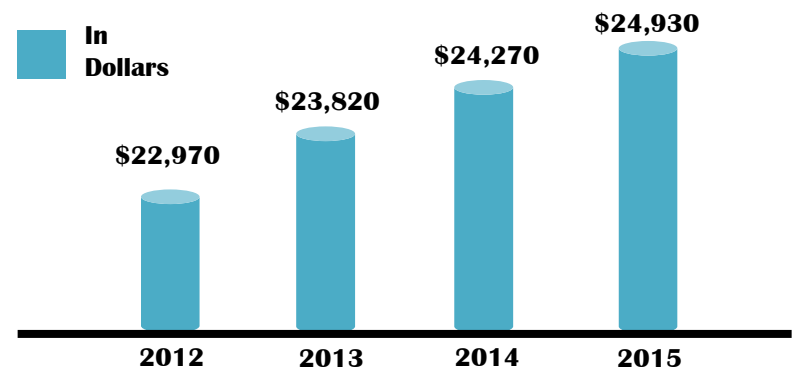
You can Contribute
To your Spouses RRSP
And Receive
The Tax
Deduction

The Value of Advice

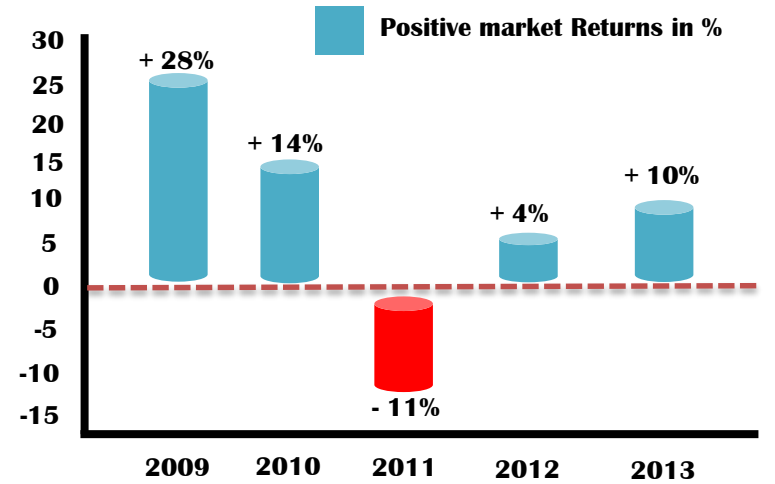
OVER
71% 
Of Actively Advised
Households

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

