

Easy Investing in your Group RRSP



Provider of your Voluntary Benefits Program

What do you have planned for your future? Travelling?
Pursuing new hobbies? Starting a business? Giving your kids a head start on life?

The Capital Group RRSP could be the investment answer you're looking for!

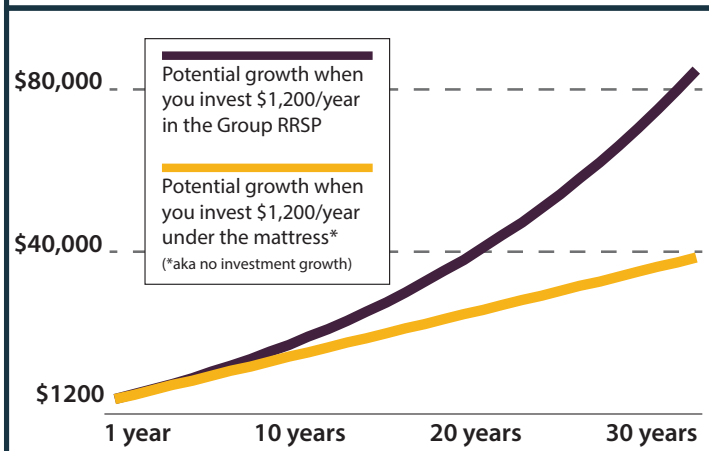
For close to 40 years we've been leaders in bringing the Capital Group RRSP to Alberta organizations.

We provide unique investment strategies, featuring the Capital Group RRSP program to over 65 local organizations, and help administer the savings plans for over 3,800 Albertans and their families.

Key features:

- World class investment managers - with returns monitored and reported
- Remarkable performance numbers (ask us for a copy of our returns!)
- Confidential online access to manage your portfolio
- RRSP Payroll deduction available through your employer
- *No transaction fees charged*
- *No front-end fees, set-up fees or redemption fees charged*

1 Start Early and use compound interest to your advantage.



Spouses and families have access too

Especially if one spouse will have a pension and the other won't, this is a great way to balance out income after retirement. And you can transfer existing RRSPs and TFSAs into the program!

2 Pay yourself first!

Set up payroll deduction (or pre-authorized contributions) and watch your savings grow.

How Payroll Deduction works

1. Your RRSP contribution is taken off your pay cheque BEFORE taxes. You are then taxed on the remainder of your pay.
2. Immediate Tax Savings means that you get your tax return back on that same pay cheque.

Your Monthly Contribution	Your Actual Cost	
\$100	\$69.50	\$64
\$200	\$139	\$128

Tax bracket = 30.5% Tax bracket = 36%
Yearly taxable income = \$46,605 - \$93,208 Yearly taxable income = \$93,208 - \$128,145

Apply NOW for your Group RRSP !

Download your applications forms at www.capitalplanning.ca/forms

Capital Estate Planning

Providers of your Voluntary Benefits

780-463-6128

1-800-661-8755

rrsp@capitalplanning.ca

www.capitalplanning.ca