

Easy Investing in your ASBE Group RRSP & TFSA



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

The Alberta School Board Employee Group RRSP & TFSA could be the answer you're looking for

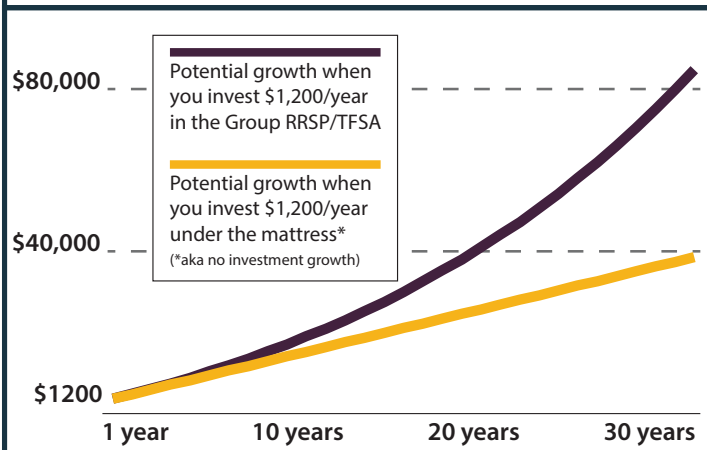
Key features:

- 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*

We've been working with the ATA and Alberta school boards for over 30 years to provide what we think is simply the best offering for teachers and staff.

We are highly involved with Alberta's education community; we present at school board meetings, teachers' conventions, and school PD days on the programs and services that are available to Alberta Teachers and school board employees.

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 ASBE Group RRSP & TFSA!

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

Capital Estate Planning

Providers of your ASBE Voluntary Benefits

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