

How do we help Alberta teachers?



Your Voluntary Benefits Program

Since 1981, Capital Estate Planning has been the Provider of your Voluntary Benefits Program.

The ATA Voluntary Benefits Program gives you access to specialized programs to save money, protect your future and even build your financial education. We negotiate on your behalf with financial and insurance companies to give you access to specialized programs and rates.

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Save for your future

Working in Alberta schools, you help to create a bright future for your students. Here at Capital Planning, we are helping you create your own bright future by saving with the ATA Group RRSP and ATA Group TFSA.

- No front-end fees, set-up fees, or redemption fees (the kinds of fees you'd normally be charged outside the program)
- Access to investment options – including institutional investors – that you only get as part of the group
- Invest with multiple investment managers, but get it all on one statement
- You can invest in your RRSP through Payroll Deduction

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 Yearly taxable income
= \$46,605 - \$93,208 = \$93,208 - \$128,145

2

Protect your family, your future and your home

Critical Illness Insurance helps cover your bills if you get diagnosed with a life changing illness: Cancer, Heart Attack, Stroke, MS and 21 other Critical Illnesses. It gives you a lump sum cheque (\$25,000 up to \$300,000) 30 days after a diagnosis. (Also available for spouses and kids of teachers).

Group Life+ Insurance fills in the gap between what your School Board's insurance covers (usually 2x salary) and what you actually need for Life Insurance. How would your family survive without you to provide for them?

Mortgage Insurance The biggest problem with mortgage insurance the banks offer you: you pay for it and the bank owns it. Unlike the bank's creditor insurance, the Mortgage Insurance that's part of your ATA Voluntary Benefits:

- Pays out to your family, not the bank
- Travels with you from one house to the next
- Has guaranteed costs and a guaranteed payout to you
- Can be fully paid out in 20 years (like your mortgage) – and then you own it for life

Capital Estate Planning

Providers of your ATA Voluntary Benefits

780-463-6128

1-800-661-8755

strategies@capitalplanning.ca

www.capitalplanning.ca

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Online Resources

Access to a wealth of financial resources, whether you're a new teacher trying to save for the future or a seasoned teacher who wants to improve their understanding of how money works.

Free resources are available to all ATA members on our website.

Income wizards ("How far will my savings go?"); calculators, questionnaires and worksheets and much more.

www.capitalplanning.ca/resources

4

Financial Wellness Sessions - coming to you virtually now!

As a spin off from the Retirement sessions we have developed virtual Financial Wellness sessions. These Financial Wellness sessions are geared towards teachers (and their spouses or partners) at all stages of their career. We talk to teachers who are early in their careers and how to begin investing for the long term as well as teachers who are closer to retirement and how to turn their investments into a retirement income.

Attend a session for strategies on how to save for your future and protect against the financial risks we all face. Connect with your ATA Local President or contact us about setting up a session.

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Where to find us?

You can find us at Education-related events throughout the Province, including:

- ATA Events - Teachers' Convention, Edmonton and Calgary Beginning Teachers' Conferences, New Administrators' Conference, Teacher Welfare Area Conference, the ATA Summer Conference...
- Reporting back to the ATA's Pension Committee and Teacher Welfare Committee
- At our Edmonton & Calgary offices - we welcome teachers to stop by for individual meetings.
- On our website - connect with us through our contact us page to start the conversation

www.capitalplanning.ca/contact

The chance to get out and meet teachers, talk to them, hear their questions, solve their problems and provide investment and insurance strategies that make their futures brighter is a part of our job that we love.

Please reach out to let us know how we can help!

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