

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

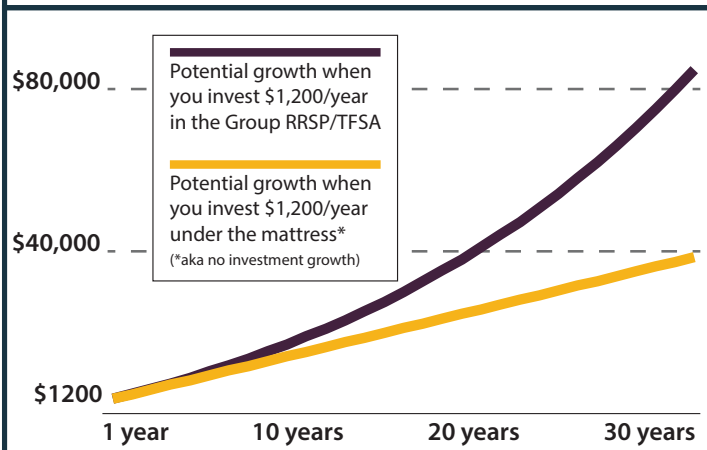
Key features:

- 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 or set-up 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

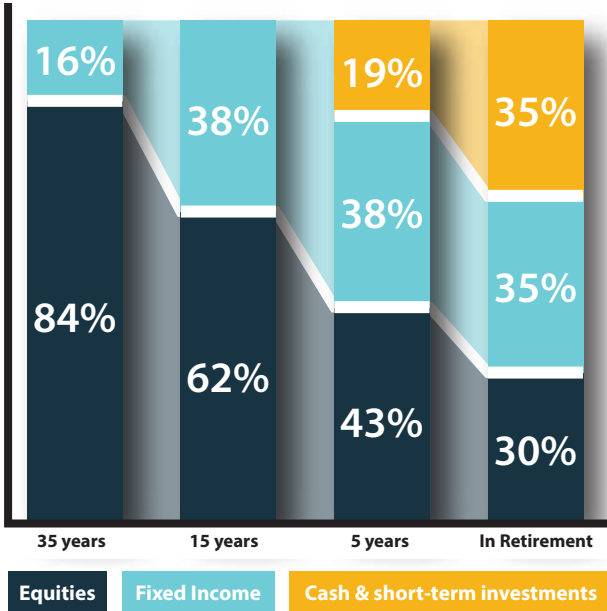
780-463-6128

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Fidelity ClearPath (Target Date Funds)



Default fund selection: Fidelity ClearPath

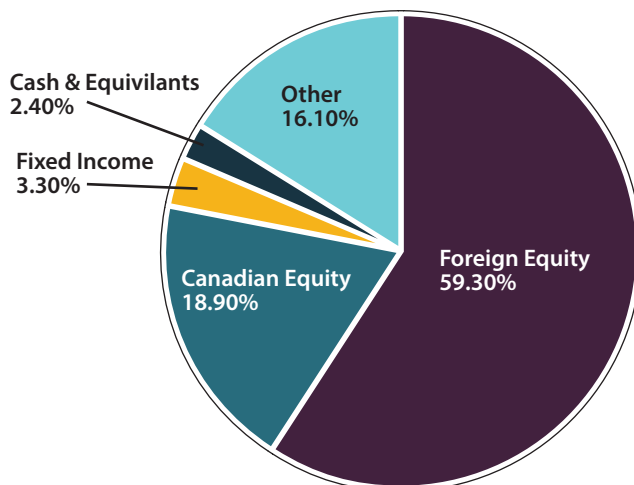
By default, your Group RRSP contributions will be put into a portfolio of investments called Fidelity ClearPath.

Key features:

- Made up of a group of different investments (short term investments, bonds, equities) for great balance
- Based on your planned retirement year:
 - Further away = Focused on growing investment
 - Closer = Focused on protecting investment
- Every five years, it automatically changes the mixture of funds to become more conservative – without you having to do anything
- One of the world's largest and most experienced mutual fund companies (Fidelity started in 1946)
- Over \$207 billion in investments (making it a strong and stable investment choice)

Composition Example:

ClearPath 2035 Fund (Fidelity)



Investments at every stage are always made up of a mix of different categories, in order to capitalize on the upside of growing markets, but also to protect you when one kind of investment goes down as part of its normal cycles – essentially “spreading out the risk”.