

An exciting program to build your retirement dream!

How do you build your savings for retirement?

Are you trying to predict the market? Are you putting in whatever extra cash is on hand when RRSP time rolls around? Are you buying lottery tickets and hoping for a miracle?

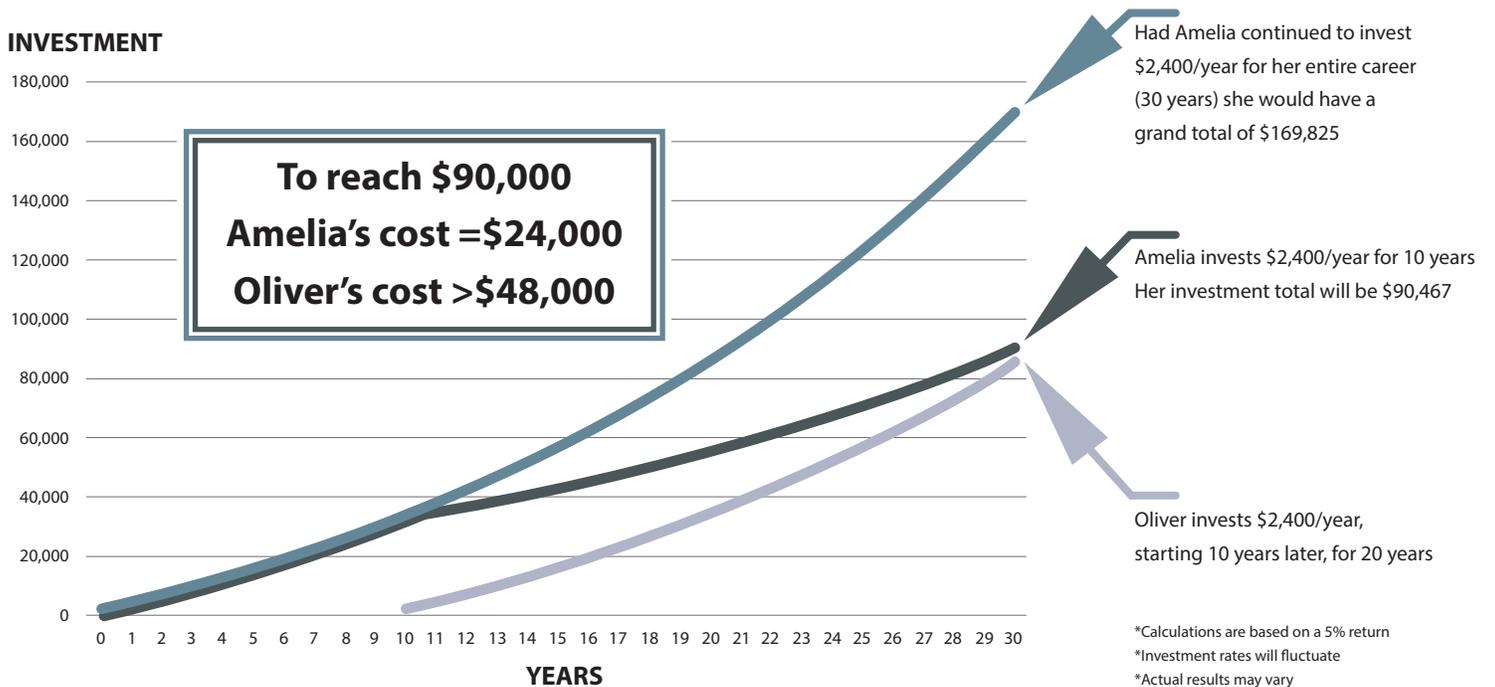
What if you could get access to some of the best investment managers in the world – without paying a world of fees to do it. What if you could put in money with those managers without even having to think about it – and let your money grow on its own? Now you can – with your Group RRSP / TFSA from Capital Estate Planning Corporation

The 2 most important tips for investing in your Group RRSP

1. Start Early: Mathematically there are two big advantages to getting an early start on retirement savings. If you're going to build a retirement fund over 30 years, rather than 15 years, you won't have to contribute as much overall to realize the same or even greater results as someone who starts at a later age. Early savers also get full benefit of the "magic" of compounding.

2. Pay yourself first: This is the key to a successful retirement. For members of this Group RRSP, this can be achieved through pre-authorized debit (PAD).

The benefits of COMPOUND INTEREST



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Yearly Contribution limits

Your RRSP contribution limit will be on your latest Notice of Assessment or Notice of Reassessment that you received from Canada Revenue Agency (CRA) following the processing of your preceding year's income tax return.

* If you have any unused RRSP room, that also can be added to current year contribution. *As shown on your assessment notice.*

The example here shows the RRSP contribution limit for a person with an earned income of \$58,000.

Yearly Earned Income	\$58,000
18% (max. RRSP contribution)	
RRSP contribution limit for 2015	\$10,440

Spouses have access too

Spousal RRSPs are ideal for couples who have a significant difference in their incomes or in the value of their existing retirement savings. Also, if one spouse has a pension and the other does not, the Group RRSP can help balance out income after retirement.

The whole idea behind Spousal RRSPs is that, as a contributor, you get the tax savings now, but the money compounds and grows tax sheltered in your partner's name. When it comes time to realize your retirement dream, it's withdrawn as taxable income in your partner's name.

But why work with Capital Estate Planning to do this?



We've been working with companies and individuals in Alberta for over 25 years to provide what we think is simply the best offering for you.

Most importantly, the plan contains key features that simply make it better than what you could access on your own:

- Access to world class investment managers - which provide a well rounded fund mix to meet your retirement goals
- Remarkable performance numbers (ask us for a copy of our returns!)
- All group retirement assets have potential creditor protection
- No front-end, annual service, set-up, withdrawal or redemption fees (this is unlike any individual plan you will find)
- Confidential online access to manage your portfolio; view & print reader-friendly statements

Since 2009, we have offered the Group TFSA as part of our Voluntary Group Benefits Program. It mirrors the outstanding selection of the RRSP funds, will appear on the same statement and you have the same online access to manage your TFSA portfolio.

Your money. We nurture its growth.

Please contact us if you have any questions - we look forward to helping you!