

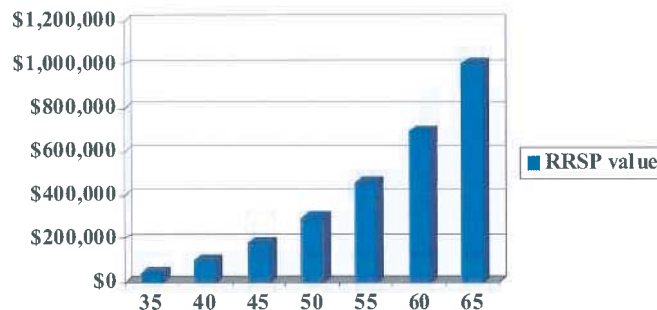


Who wants to be a millionaire?

Because RRSPs are tax-sheltered, capital gains, dividends and interest do not have to be declared as income in the year they are earned. Your RRSP is only taxable when you begin to receive income payments from it. Combine the power of tax-sheltering with compounded growth and you could save a million dollars for retirement!

Consider the following scenario. A 30-year old invests \$6,800 per year (about \$130 per week) until age 65. Assuming an average return of 7% per year, the RRSP will be worth over \$1 million by age 65.

You may not have 35 more years before retirement but it's not too late to benefit from tax-sheltering and the power of compounded growth. Talk to your financial advisor to determine the best strategy for you.



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