

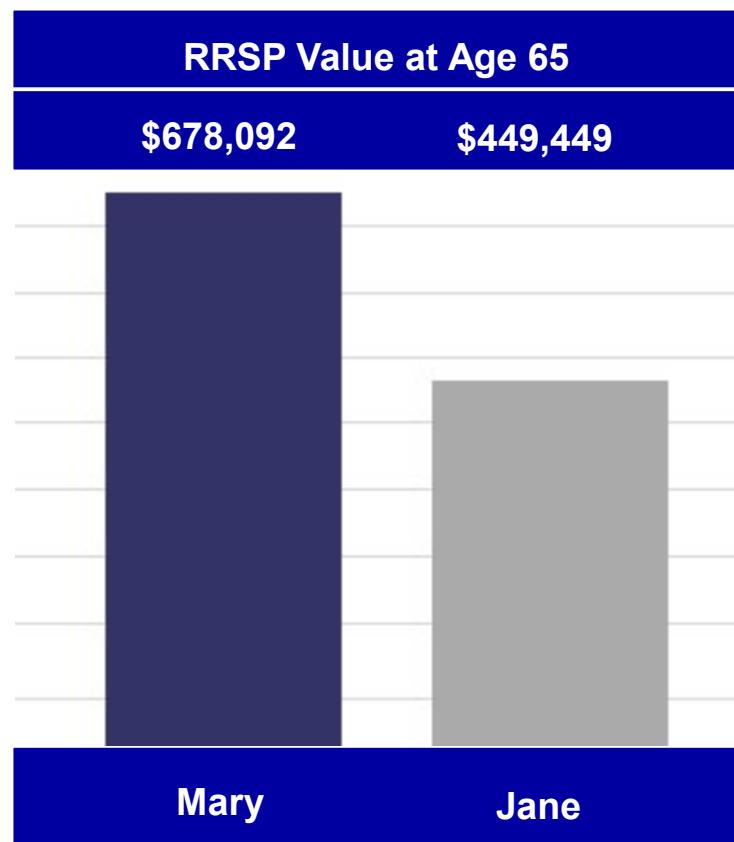
Start Contributing Early in Life

Investing early in your career is one of the best ways to build your retirement fund. Consider Mary who contributes \$5,000 per year to her RRSP for the first 14 years of her career from age 21 to age 35. She makes no more contributions until she retires at age 65 and her \$70,000 investment grows at 6.00% per year to a value of \$678,092.

Her best friend Jane contributes nothing to her RRSP until she reaches age 35. She then contributes \$5,000 in each of the next 31 years until she retires at age 65. Jane's RRSP, also earning 6.00% per year, grows to \$449,449 or about 3 times more than her total investment of \$155,000.

That compares to Mary's RRSP which has grown to \$678,092 or about 10 times more than her original investment of \$70,000.

The earlier you start, the greater the effect of long-term compounding on your RRSP portfolio.



This chart is for illustrative purposes only and is not intended to project the performance of any particular investment.

Disclaimer

Figures stated in the attached report are derived based on assumptions and information provided by you, the client. These assumptions and information will change over time. Some of the information presented is based on current tax rules and legislation which are subject to change. Hence, it is imperative that you review your financial plan regularly to ensure it is up-to-date and addresses your current needs. It is also important to look at a few different scenarios to get an idea of the impact of various assumptions on your planning objectives.

Information provided in the attached report is general in nature and should NOT be construed as providing legal, accounting and/or tax advice. Should you have any specific questions and/or issues in these areas, please consult your legal, tax and/or accounting advisor.

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