

# PRODUCTS & SERVICES FOR THE FUTURE

Where you need us to be, at any stage of your life.

FOR THE FUTURE: REGISTERED INTEREST PLANS	TFSA <i>Tax Free Savings Account</i> Contributions to TFSAs are not tax-deductible and any money deposited, as well as any income earned in the account, is tax-free for life, even when it is withdrawn.		RRSP <i>Registered Retirement Savings Plan</i> RRSP contributions are tax-deductible, and interest earned is tax-free until you make a withdrawal from the account		RRIF <i>Registered Retirement Income Fund</i> RRIFs allow you to make withdrawals as you need them AND earn interest on any dollars left in the fund.		LIRA <i>Locked in Retirement Account</i> A locked-in retirement savings plan designed to hold locked-in pension funds.		LIF <i>Life Income Fund</i> Retirement savings fund designed to hold locked in funds for eventual payout as retirement income.	
	FIXED TERM	VARIABLE	FIXED TERM	VARIABLE	FIXED TERM	VARIABLE	FIXED TERM	VARIABLE	FIXED TERM	VARIABLE
Minimum Deposit	\$1,000	N/A	\$1,000	N/A	\$1,000	N/A	\$1,000	N/A	\$1,000	N/A
Terms	1-5 Years	N/A	1-5 Years	N/A	1-5 Years	N/A	1-5 Years	N/A	1-5 Years	N/A
Interest calculated	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Interest paid	Annually on anniversary	Semi-Annually	Annually on anniversary	Semi-Annually	Annually on anniversary	Semi-Annually	Annually on anniversary	Semi-Annually	Annually on anniversary	Semi-Annually

FOR THE FUTURE: TERM DEPOSIT PLANS	GIC <i>Guaranteed Investment Certificate</i> A GIC, or term deposit, is a secure, low-risk investment product with a guaranteed rate of return over a fixed period.
	FIXED TERM
Minimum Deposit	\$1,000*
Terms	1-5 Years
Interest calculated	Daily
Interest paid	Annually on anniversary

**PLUS:** All deposits are guaranteed without limit by the Deposit Guarantee Corporation of Manitoba

\*Minimum deposit for youth and students is \$100.

FOR THEIR FUTURE: EDUCATION SAVINGS PLANS	RESP <i>Registered Education Savings Plans</i> A savings account supported by the Canadian government with the purpose of saving for a child's future post-secondary education
Minimum Deposit	\$500.00
	Eligible deposits (up to \$2,500 annually) may qualify for a 20% matched CESG government grant (up to \$500 annually, processed automatically)
Terms	High-interest variable
Interest calculated	Daily
Interest paid	Semi-annually (June 30 and December 31)
Other Features	- FREE descriptive statement issued annually by Concentra Financial - New/subsequent deposits processed anytime throughout the year

Contact your local branch for all your investment and financial planning needs:

- Retirement & Estate Planning
- Maximizing Your Pension
- Investment Tax Strategies
- Financial Planning
- Education Savings
- Investment Planning
- Home Buying