

*Let's talk about  
Tax-Free Savings  
and your Retirement.*



You have goals and dreams that are different from everyone else's. So why settle for a cookie-cutter approach to investing?

**With Global you have choices when planning your financial future.**

Banks sometimes forget about the individual investor like you. We don't. Our Investment Advisors can help customize a portfolio suited to your specific needs.

*With a diversified RRSP and TFSA, we can assist you in maximizing your investment and minimizing your tax liability.*

*Let's start now!*

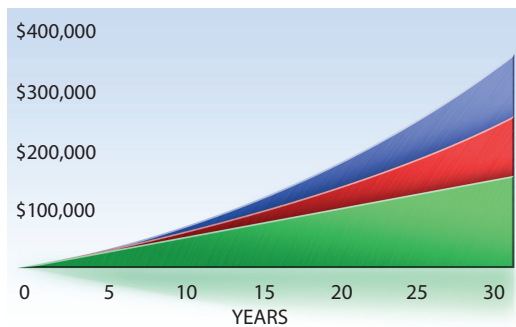
Global Securities Corporation

# What You Need to Know about RRSPs and TFSAs

## RRSP

- If you are employed, earn an income and are under age 72, you can contribute to an RRSP.
- Contributions are **tax-deductible** and can be carried forward if unused. It is not too late to catch up and get a tax refund!
- To make your money work longer for you **tax-free**, contribute at the beginning of the year rather than at the deadline.
- Ask us how a spousal RRSP, if applicable, could reduce your future tax liability.

### THE POWER OF TAX FREE COMPOUNDING



This graph illustrates \$5,000 invested annually over 30 years, assuming an annual rate of return of 5%, compounded yearly, and a 40% tax rate.

■ In RRSP/TFSA   ■ Outside RRSP/TFSA  
■ Cumulative Annual Contributions

*By contributing to an RRSP and investing wisely, you can relax knowing that you are preparing for a more comfortable retirement.*

*Let your earnings accrue tax-free and grow your savings.*

## TFSA

- If you are over the age of majority, you can contribute to a TFSA. Unused contributions can be carried forward.
- Contributions are not tax-deductible but **all gains made in a TFSA are tax-free**.
- No cash available for a contribution? Transfer some of your non-registered investments to your TFSA. There are limitations, so be sure to **discuss it with your Investment Advisor** first.

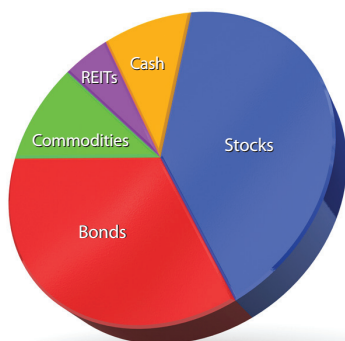


*Use your TFSA to save for short or long-term goals.*

*You can withdraw funds ANYTIME tax-free and re-deposit them starting the following year without losing available contribution room.*

## *You Choose What You Want to Invest in.*

Your Global Investment Advisor can help  
you diversify your portfolio.



Global offers:

- **Access to a full line of investments** on domestic and foreign exchanges including equities, fixed income, mutual funds, mortgage vehicles and derivatives.
- **Specialized market information**, independent research, corporate finance services, secure reporting and online access.
- **Experienced investment professionals** ready to provide feedback and advice whenever needed.
- Global Securities Corporation is a member of the Canadian Investors Protection Fund. **Additional insurance coverage** has also been arranged to give protection for larger client accounts. Please ask us for details.

*Let's do a final comparison.*

<b>What works for you?</b>	TFSA	RRSP
Contributions are <b>tax deductible</b>	No	Yes
All investment income and/or gains earned in account are <b>tax-free</b>	Yes	Yes
Withdraw your funds at <b>anytime</b> without taxes or penalties	Yes	No
Re-contribution of previous withdrawals allowed without penalties	Yes	No
Use your savings as a <b>down payment</b> on your first home without withholding taxes	Yes	Yes
Maximum age for contributions	No	Yes
Withdrawals impact government benefits or tax credits	No	Yes
Unused contribution room can be carried forward indefinitely	Yes	Yes
Assets <b>transferable</b> to surviving spouse or common-law partner tax free	Yes	Yes

*Open a TFSA and RRSP today and get started on tax efficient saving!*

**Call 1-800-455-5778**

or find an Advisor at [www.globalsec.com](http://www.globalsec.com)

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