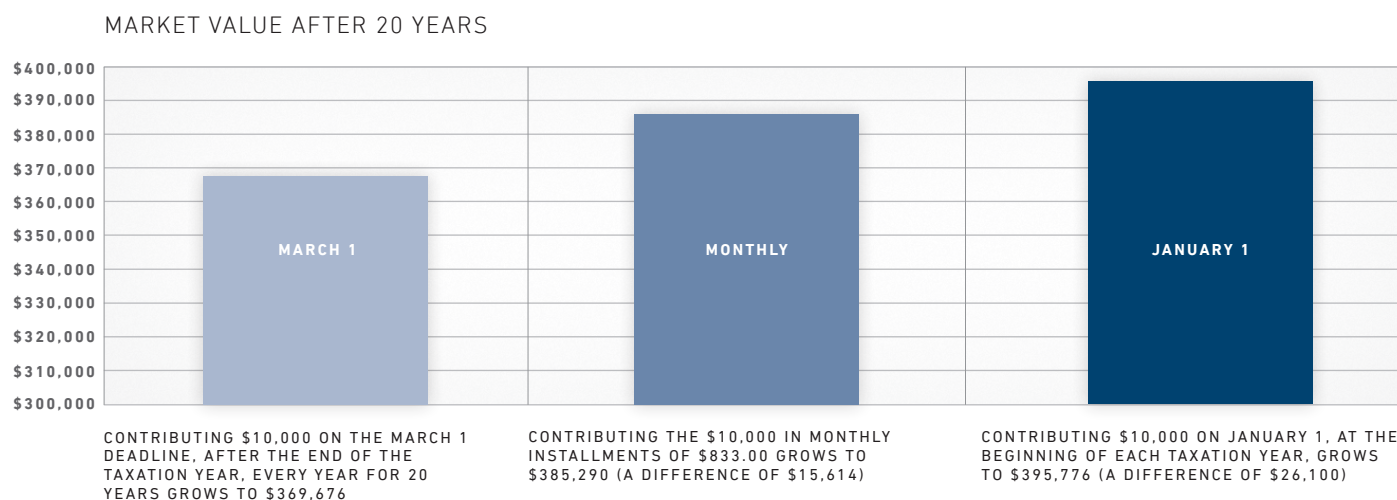


Contribute early, contribute regularly

Many Canadians wait until the RRSP deadline each year to make their annual contribution, but they may be leaving the possibility of increased investment returns on the table. There really is a tangible benefit to making RRSP contributions early. Contributing annually on January 1 can make a significant difference but, if your budget won't allow for that, talk to us about the value of monthly contributions.

Procrastination can be costly.

The sooner you contribute to your RRSP, the harder your money can work for you.



Assumptions: A \$10,000 contribution either January 1 or March 1 (following year i.e. 14 months later) earning 6% over 20 years; or a monthly contribution of \$833 earning 6% over 20 years.