

RRSPs ARE FOR MORE THAN JUST YOUR TWILIGHT YEARS.

It's important to plan for your future. But that doesn't mean you have to wait until you've retired to reap the benefits of your good planning. Our competitive RRSPs can work for you in a lot of ways – including as a down payment on a new home or to further you or your spouse's education.

With the government-approved **Home Buyer's Plan**, you may be eligible to withdraw up to \$25,000 from your RRSP to use toward the purchase of a home. The funds are withdrawn without penalty and paid back to your RRSP over 15 years. The **Lifelong Learning Plan** allows you to withdraw up to \$20,000 (maximum \$10,000 per year) without penalty to help defray the costs of returning to school to further your education.

Your Credit Union wants to help you reach your short - and long-term goals AND reduce your income taxes along the way. It may be advantageous to maximize your annual contribution with an RRSP loan at a preferred rate.* With the **No-Payments-For-90-Days** option, you can wait for your income tax refund, pay down the greater part of the loan and amortize the remainder over 12 months to ensure cash flow is not adversely affected. Talk to us today about how your future can work for you now.

Your deposits are safe and secure with insurance provided for up to \$100,000 for each RRSP contract by the Deposit Insurance Corporation of Ontario.

*Preferred rate applies when invested at The Fire Department Employees Credit Union.