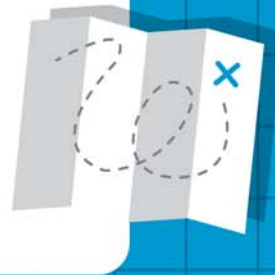


Your road to savings success



Achieve better balance™
Westminster Savings

BEGIN

AGE 19

WORK FORCE

Did you know?
 The paycheque rule of thumb: 50/30/20
 50% to needs
 30% to wants
 20% to savings

EDUCATION

Did you know?
 60% of graduates will have student debt.
 • 58% with \$20k
 • 21% with over \$40k

TFSA
RRSP

TFSA

Tax Free Savings Account
 Use it for large or small savings goals. Set up an automatic monthly transfer.

Saving just \$75 per payday will add up to:

\$1,950 IN 1 YEAR	\$5,850 IN 3 YEARS	\$9,750 IN 5 YEARS
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CAR
TFSA

Start good savings habits with our payday plans.

AGE 25

FAST TRACK

RRSP

RRSP catch-up loans
 Take advantage of unused RRSP contribution room. Borrow larger amounts over a longer term as low as **3.5%**

Borrow:	\$10K	\$15K	\$20K	\$30K
Monthly payment:	\$181. ⁹²	\$272. ⁸⁸	\$363. ⁸⁵	\$545. ⁷⁵

Did you know?
 The average earnings for a recent post-secondary grad with 2 years of work experience is \$45,000. When choosing an employer be sure to review their pension plan.

AGE 30

CAREER

Did you know?
 You can use up to \$25,000 of your RRSP savings on your first home, tax free!

MORTGAGE
RRSP

WEDDING
TFSA

RRSP INVEST

Make your annual registered contribution this year and take advantage of our great three-year rate climber

Get a great rate of: **3.35%** in year 3

RRSP

An RRSP for 30 years at 6%

\$50/month	\$200/month	\$500/month
\$48,963	\$195,851	\$489,628

As you start your career and begin earning higher income, be sure to keep up with your contributions. Set up an auto-transfer every payday for the amount you can afford. As you move up the income ladder, increase your contributions accordingly.

RRSP BORROW

RRSP readvanceable loans at a great promotional rate!
 Borrow at less than prime to make your contribution and use your tax return to pay down any higher credit debt.

Borrow:	\$1000	\$2000	\$3000	\$5000
Monthly payment:	\$84. ⁵⁶	\$169. ¹¹	\$253. ⁶⁷	\$422. ⁷⁹

Did you know?
 Your child can earn up to \$7,200 in government grant money, the earlier you start an RESP, the longer you have to take advantage of the compounding interest

APPLIANCES
TFSA

FAMILY
RESP

AGE 40

REALITY CHECK
 Only 25% of 45-54 year olds in BC have a regular investment plan to automatically save for retirement.

TRAVEL
TFSA

EMERGENCY
TFSA

Did you know?
 The average cost of a vacation for a family of 4 is about \$4000. Start saving in your TFSA now.
 Save \$167/month for 2 years.

AGE 55

FREEDOM AT 55
 The average life expectancy in Canada has increased to 80 for men and 84 for women. Can you financially maintain your living costs during retirement?

RRSP TRANSFER
 Transfer your registered investments from another financial institution and we'll cover the transfer costs* and offer a rate bonus on 1- and 2-year investments.
*up to \$150

Did you know?
 66 is the average age that Canadians expect to retire

RETIREMENT
RRSP

AGE 66

Meet with a financial planner to discuss:

- Retirement income planning
- Succession planning
- Segregated fund strategies
- Will and estate planning

At this time, begin changing your RRSPs into RRIFs

RRSP
 ↓
RRIF

AGE 71

You did it!