

**YOU MAKE THE PLANS.
WE'LL HELP MAKE THEM HAPPEN.
FINANCIAL PLANNING WITH ETCU FINANCIAL**

For more information and a full list of our services, visit etcu.com or call 1-877-337-8500

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FINANCIAL PLANNING

Enjoy peace of mind today by planning for tomorrow. Whether you're saving for your retirement or your child's education, our investment expert provides personal service to help you determine your investment goals and the best way to reach them. To this end, ETCU Financial offers a full range of GICs, Mutual Funds and Index-Linked investments.



REGISTERED RETIREMENT SAVINGS PLANS (RRSPS)

- Secure, tax-deductible and tax-sheltered investments available at competitive rates.
- Available at fixed rate (minimum \$500 deposit) and variable rate (no minimum deposit).
- Deposits can be made conveniently through payroll deductions for board employees.

REGISTERED RETIREMENT INCOME FUNDS (RRIFs)

- Control how your money is invested and maximize tax-deferral.
- Investment growth is tax-sheltered until the money is withdrawn, when it is taxed as income.
- Set the payment amount that's convenient for you.



REGISTERED EDUCATION SAVINGS PLANS (RESPS)

- Grow your investment with free contributions from the Canada Education Savings Grant Program.
- All income is tax-sheltered until withdrawn to pay for the beneficiary's education.
- There's no limit on foreign content and you can withdraw your initial investment at any time.

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