

Tax-Free Savings Accounts are coming soon!

Beginning January 2009, Canadian residents 18 years or older will have a new way of saving with the Tax-Free Savings Account (TFSA).

A great new way to save — tax-free!

- contribute up to \$5,000 per year
- savings and investments grow tax-free
- unused contribution room can be carried forward indefinitely
- eligible investments include cash, stocks, bonds, GICs, and mutual funds
- withdraw your money at any time, for any reason, without being taxed and you may replace the withdrawn funds the following year
- no maximum age limit on contributing
- TFSA contributions will not affect your RRSP contribution limits or other federal income-tested benefits or tax credits



Watch Your Savings Grow!

Get ready to save in January 2009 by opening your Canaccord TFSA today.
Contact your Canaccord Investment Advisor for more information.



INDEPENDENT THINKING