

Introducing the new tax-free savings account (TFSA)

A powerful addition to your ATA group retirement and savings program

WHAT'S YOUR DREAM?

Your group TFSA offers a new tax-free way to save which will significantly increase contribution room over and above your RRSP limits – a major advantage for members of the Alberta Teachers' Retirement Fund (ATRF).

Administrators of the ATA Voluntary Benefits Program

CAPITAL
ESTATE PLANNING
CORPORATION

Features of your group TFSA

- Ability to contribute up to \$5,000 per person in 2009, in addition to the average \$2,800 RRSP contribution for members of the ATRF
- No taxes payable on investment income or capital gains, even at withdrawal
- Convenience of your group RRSP and TFSA balances appearing on a consolidated semi-annual statement
- Unused contribution room can be carried forward into the future years
- Both capital and investment income withdrawals will be added to the contribution room available for the following year
- No requirement to withdraw by a certain age
- World-class expertise from multiple investment managers

THE
Great-West Life
ASSURANCE  COMPANY

Guaranteed investments

Daily Interest, 1, 2, 3, 4, and 5-year

Variable investment funds**ASSET ALLOCATION FUNDS**

LCOPO - Conservative Portfolio Fund
 LMOPO - Moderate Portfolio Fund
 LBAPO - Balanced Portfolio Fund
 LADPO - Advanced Portfolio Fund
 LAGPO - Aggressive Portfolio Fund

BALANCED FUNDS**Canadian Balanced Funds**

AGGI - Growth and Income Fund (AGF)
 TRIG - Income Growth Fund (Trimark)
 PCB - Balanced Fund (CC&L)
 DYPF - Partners Fund (Dynamic)
 LLDIV - Diversified Fund (London Capital)
 PBA - North American Balanced Fund (London Capital)
 LCBM - Canadian Balanced Fund (Mackenzie)
 BVMB - Balanced Value Fund (McLean Budden)
 CBVR - Canadian Balanced Value Fund (Renaissance)

CANADIAN EQUITY FUNDS**Canadian Dividend and Large Cap Funds**

LLCMK - Larger Company Fund (Mackenzie)

Canadian Equity Funds

TRCE - Canadian Equity Fund (Trimark)
 PCE - Equity Fund (CC&L)
 DYCG - Canadian Growth Fund (Dynamic)
 LEIG - Canadian Equity Index Fund (GWLIM)
 LCEG - Canadian Equity Fund (GWLIM)
 CEJF - Canadian Equity Fund (Jarislowsky Fraser)
 KBCE - Canadian Equity Fund (KBSH)
 PEA - Canadian Equity Fund (London Capital)
 LCEGM - Canadian Equity Growth Fund (Mackenzie)
 CECMB - Canadian Equity Core Fund (McLean Budden)
 CEGMB - Canadian Equity Growth Fund (McLean Budden)
 CEPMB - Canadian Equity Plus Fund (McLean Budden)
 CCVR - Canadian Core Value Fund (Renaissance)

Canadian Equity Small and Mid Cap Funds

AGGE - Growth Equity Fund (AGF)
 S105 - Canadian Small Cap Equity Fund (Bissett)
 CSCR - Canadian Small Cap Fund (Renaissance)

CASH AND EQUIVALENT FUNDS**Canadian Money Market Fund**

PMM - Money Market Fund (London Capital)

FIXED INCOME FUNDS**Canadian Bond Funds**

CCLB - Bond Fund (CC&L)
 ENBDL - Enhanced Bond Fund (Laketon)
 PIA - Bond Fund (London Capital)
 FIMB - Fixed Income Fund (McLean Budden)

Canadian Mortgage Fund

LLMRT - Mortgage Fund (London Capital)

FOREIGN EQUITY FUNDS**U.S. Equity Funds**

LAEM - U.S. Growth Leaders Fund (Mackenzie)
 LLUSE - U.S. Equity Fund (London Capital)
 USBVR - U.S. Basic Value Fund (Renaissance)
 LUSET - U.S. Equity Index Fund (TDAM)

Global Equity Funds

TRGE - Global Equity Fund (Trimark)
 GEMB - Global Equity Fund (McLean Budden)
 GES - Global Equity Fund (Sprucegrove)
 LGET - Global Equity Fund (Templeton)

International Equity Funds

CCLI - International Equity Fund (CC&L)
 LLINE - International Equity Fund (JPMorgan)
 SPIE - International Equity Fund (Sprucegrove)
 LIET - International Equity Fund (Templeton)
 LIEIT - International Equity Index Fund (TDAM)

Regional Equity Funds

KBEE - European Equity Fund (KBSH)
 KBPE - Pacific Basin Fund (KBSH)

SPECIAL EQUITY FUNDS**Specialty Funds**

LLEG - Ethics Fund (GWLIM)
 LREG - Real Estate Fund (GWLIM)
 LCOMK - Canadian Opportunity Fund (Mackenzie)
 LNRM - Canadian Resource Fund (Mackenzie)

- No minimum contribution
- Available for Canadians age 18 years or older
- Contributions can be made in a lump-sum or deposited through a convenient pre-authorized cheque system. Payroll deduction can also be used where permitted by local school board systems.
- No front-end, annual service, set-up or redemption fees
- Withdrawals subject to \$25 fee
- All assets have potential creditor protection if your spouse, child or parent is named as beneficiary
- Manage your portfolio at www.grsaccess.com – a transactional website
- Access your plan information by phoning 1-800-724-3402. It's an automated phone service, 24 hours a day, seven days a week from anywhere in North America.
- Reader-friendly statements. View and print your very own statement at any time from www.grsaccess.com
- A fund mix to meet your needs and goals

Capital Estate Planning Corp.**EDMONTON**

Greystone Pavilion, 4222-97th Street NW T6E 5Z9

Phone: (780) 463-6128 or 1 800 661-8755

Fax: (780) 462-7523

Email: strategies@capitalestateplanning.com**CALGARY**

102, 1910 – 20 Avenue NW T2M 1H5

Phone: (403) 270-2165 or 1 800 661-8755

Fax: (403) 270-4235

Email: sobryan@capitalestateplanning.comWebsite: www.capitalestateplanning.com