

Envision your retirement

Introducing the new tax-free savings account (TFSA)

A powerful addition to your 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 a pension plan.

Administrators of the 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 Local Authorities Pension Plan (LAPP) and similar pension plans
- 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

Fund choices

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)

Other features

- 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 your employer.
- 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

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