

The Investor Rate News



INVESTMENT PLANNING TIPS:

- **TAX FREE SAVINGS ACCOUNT - PAY NO TAX**
(Defer 100% tax on all your investment income)
TFSA 2017 Limit now @ [\\$ 52,000.00](#) as of Jan 1/2017.
- Plan for Spousal RSP contributions before Dec. 31st.
- Have you implemented a RSP Exit strategy to minimize taxes ?
- Are your investments structured properly to minimize OAS clawback ?
- What are &/or have you reviewed your **LIFESTYLE PROTECTION** plans ?
- **CONVERT** your **TERM LIFE** insurance plan to take advantage of lower rates.

Guaranteed Investment Certificates (Effective Aug 24, 2017 subject to change*)					
COMPANY	RRSP/RRIF Eligible	Rates * %	Term	Cashable Prior to Maturity	Deposit Guarantees ASSURIS/CDIC
B2B Trust	Yes	1.500	1 Year	No	Yes(CDIC)
Home Trust	Yes	2.100	3 Years	No	Yes(CDIC)
Home Trust	Yes	2.600	5 Years	No	Yes(CDIC)
Equitable Life	Yes	2.350	120 Mos.	Yes	Yes(Assuris)
Home Trust	Yes	1.500	Daily Int.	Yes	Yes(CDIC)

Mutual/Segregated Funds (Aug 24, 2017 subject to change*)					
Fund Name	RRSP/RRIF Eligible	Fund Group	1 Year Return *	3 Year Return *	Maturity Deposit Guarantees
RBC Global Prec Metals	Yes	Precious Met.	- 15.09	+ 5.32	No
Dynamic Strategic Res A	Yes	Nat. Resources	- 4.75	- 6.79	No
Fidelity China Series B	Yes	China Equity	+ 22.62	+ 15.69	No
Dynamic Euro Value I	Yes	Europe Equity	+ 25.90	+ 10.68	No
BG American Equity CI F	Yes	US Equity	+ 12.07	+ 13.89	No
Manulife Cdn Invest CI F	Yes	Cdn. Equities	+ 7.63	+ 6.02	No
Renaissance Corp Bond F	Yes	Fixed Income	+ 2.54	+ 3.34	No

For additional information, please call:

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