

# OUR COMMITMENT TO OUR VALUES.

Canaccord Advisors are driven by core company values. Living up to these values is something we take great pride in.

WE PUT OUR CLIENTS FIRST.

A GOOD REPUTATION IS OUR MOST VALUED CURRENCY.

IDEAS ARE THE ENGINE OF OUR BUSINESS.

WE ARE AN ENTREPRENEURIAL, HARD-WORKING CULTURE.

WE STRIVE FOR CLIENT INTIMACY.

WE ARE DEDICATED TO CREATING EXEMPLARY SHAREHOLDER VALUE.

WE ARE COMMITTED TO EXCELLENCE IN OUR FOCUS AREAS.



#### **Complete Canaccord**

Complete Canaccord is our customized approach to helping you reach your specific financial goals. One comprehensive process encompasses all your wealth management and financial planning needs. It enables you to incorporate all aspects of your finances into one cohesive plan — the Complete Canaccord Wealth Strategy. By doing so, you and your Advisor can better evaluate ways to ensure you benefit most from your financial decisions, and discuss even more alternatives to help you meet your financial objectives.

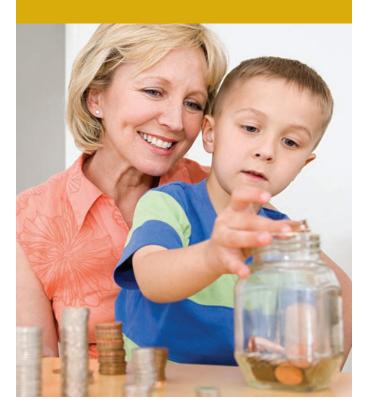
www.canaccord.com

MEMBER OF ALL CANADIAN STOCK EXCHANGES OFFICES IN MAJOR CENTRES ACROSS CANADA

Canaccord Wealth Management is a division of Canaccord Genuity Corp., a Member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.



## YOUR PLANNING. OUR COMMITMENT.



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Helping a child reach their career potential is one of life's most satisfying goals. A Complete Canaccord Registered Education Savings Plan (RESP) is a significant resource in saving for a child's post-secondary education, providing access to the Canada Education Savings Grant (CESG). It's also a valuable source of tax-deferred income. That means all interest, capital gains and dividends are allowed to compound tax-free until withdrawn.

#### **COMPLETE CANACCORD RESP**

With educational expenses continually rising, having a financial plan that corresponds with your children's ages, projected educational costs and your risk tolerance, is essential. Canaccord's RESP is one of your greatest assets in meeting the financial demands of your child's education. Your Canaccord Advisor's top priority is pursuing a disciplined investment strategy to help you achieve your financial goals with greater confidence and peace of mind.

Your Canaccord Advisor has your individual planning and investment needs top of mind.

The strength of our sound investment processes, combined with proven strategic disciplines, helps position Canaccord clients to achieve long-term growth and tax-savings benefits. Make the commitment to your child's future. Contact your Canaccord Advisor for more RESP information.

#### A GROWING INVESTMENT FOR YOUR CHILD'S FUTURE

An RESP can be set up for any child beneficiary including your children, grandchildren, relatives or family friends with contributions of up to \$50,000 for each beneficiary. Any government grants you receive will be added to this amount and don't count as part of your contribution limit. The benefits include:

- A Federal Canada Education Savings Grant (CESG) of 20% of the first \$2500 contributed annually. Additional incentives may be applicable based on family income. Some Provinces offer further benefits. Contact your Canaccord Advisor to learn more.
- Your contributions along with the CESG and other grants will grow on a tax-deferred basis, helping your savings increase substantially.
- When plan earnings are withdrawn, they are taxed at the student's income tax rate, which is traditionally very low.
- The tax-free principal contribution available for withdrawal, added to the CESG gives the student a good income source to fund their post-secondary education.

### **RESP Eligible Investments**

An RESP can hold similar types of investments as your RRSP including: publicly traded securities, bonds, mutual funds, GICs and certain types of private company shares.

## How can your RESP be used?

An RESP can be used at all Canadian colleges, universities, trade schools, technical schools and Canadian institutions certified by the Ministry of Human Resources Development. Also most universities and educational institutions outside Canada qualify if the student is enrolled in a post-secondary course of at least 13 weeks.

If your child does not pursue a post-secondary education, you have a number of options:

- If you've set up a multi-beneficiary plan, you can transfer the RESP assets to another beneficiary.
- You can withdraw your capital tax-free, however the government grants, including CESG must be returned and you must pay taxes and a surcharge on the investment income you withdraw.
- You can transfer up to \$50,000 of investment income to either your Retirement Savings Plan or that of your spouse, if contribution room is available.

Contact your Canaccord Advisor for specific conditions that apply to all of these options.