

# 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](http://www.canaccord.com)

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

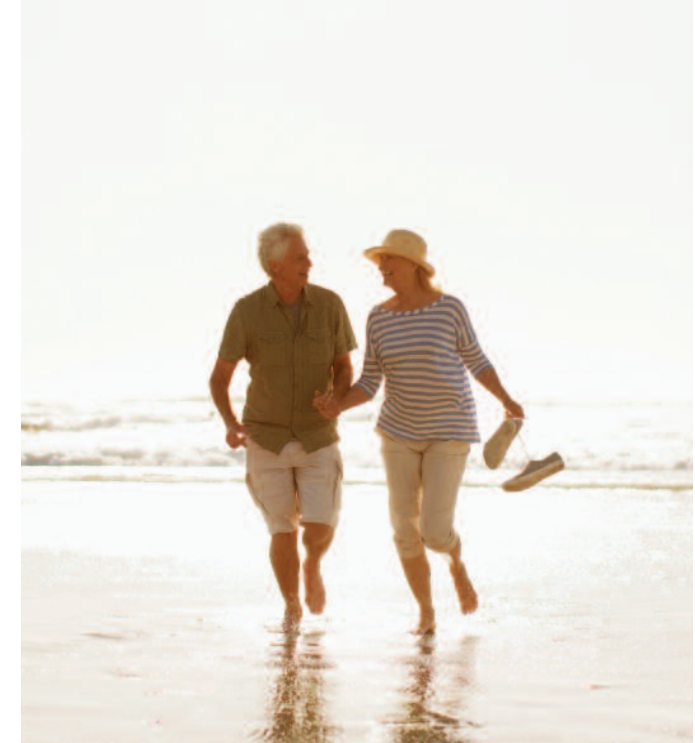
Canaccord Wealth Management is a division of Canaccord Genuity Corp., a Member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.

**CANACCORD** Wealth  
Management

CWM 010E 12/11 5000



# YOUR TRUST. OUR COMMITMENT.



**CANACCORD** Wealth  
Management

## YOUR TRUST. OUR COMMITMENT.

Canaccord clients benefit from RRSP investment expertise designed with one goal: to outperform and exceed client expectations through wise investing and years of tax-deferred growth. Your trust is earned through our commitment to providing client-focused service aligned with your best interests. Your Canaccord Advisor's top priority is pursuing a disciplined investment strategy to help you achieve your retirement goals with greater confidence and peace of mind.

### Plans for the Future

#### COMPLETE CANACCORD RRSP

Before you retire, one of the best ways to plan for the future is with a Complete Canaccord RRSP. The funds you contribute can benefit from compounding interest and years of tax-deferred growth. An added incentive is the immediate benefit of income tax deductions.

Since registered plans are an integral part of all savings strategies, it's important to consider all registered plans collectively. Consolidating your registered plans lets you know exactly where you stand financially, making sure you have enough to retire comfortably.

With a complete understanding of your overall financial picture, your Canaccord Advisor can help you manage your retirement portfolio incorporating proven tax-planning strategies with a complete range of investment options.

#### MAXIMIZE YOUR TAX BENEFITS

To maximize your tax benefits, maximize your contributions. Maximizing your RRSP contribution allows you to realize tax benefits when your income is generally highest and your portfolio growth is tax-sheltered. You are allowed to contribute as much as 18% of your previous year's earned income up to the maximum RRSP contribution limit.

TAX YEAR	RRSP CONTRIBUTION LIMIT
2011	22,450
2012	22,970
2013	23,820

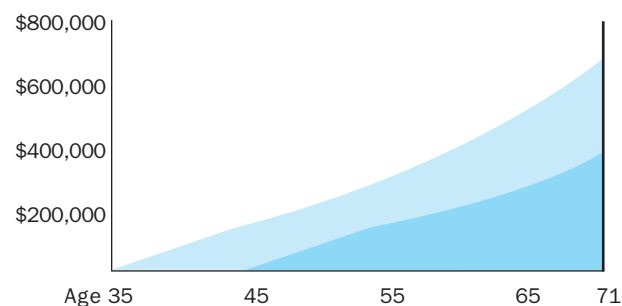
The contribution limit for 2014 and onwards will be determined by Canada Revenue Agency and indexed to inflation.

#### 2012 RRSP CONTRIBUTION & DEDUCTION LIMITS

The maximum RRSP contribution limit for 2012 is \$22,970. However, if you did not use all of your RRSP contribution limit for the years 1991-2011, you can carry forward the unused amount to 2012. Therefore, your RRSP contribution limit for 2012 may be more than \$22,970.

#### THE KEY IS TO START EARLY

How soon you begin investing in an RRSP can be even more important than how much money you invest. The graph below shows how starting early gives your investment the best opportunity to grow.



■ Invests \$10,000 per year from age 35 to 45 (total of \$100,000 at 6% per annum). At age 71, RRSP is worth \$673,761.

■ Invests \$10,000 per year from age 45 to 55 (total of \$100,000 at 6% per annum). At age 71, RRSP is worth \$376,225.

The graph above is for illustration purposes only. Returns cannot be guaranteed.

#### COMPLETE CANACCORD RRIF

At age 71 when your RRSP matures, you must decide on an alternate investment option. For most people, RRIF is the most viable choice, because it helps create income flow and continues to grow your investments after retirement. It operates with many of the same benefits as the RRSP, but instead of putting money into the plan each year, you must withdraw a certain amount of money each year.

#### RRIF BENEFITS

- Investment Opportunities. You still have control of the type of investments you choose: whether it is cash, guaranteed income, growth or a combination.
- Liquidity. You have access to your money in case of financial need, and have the flexibility of taking advantage of market conditions or changing interest rates.
- Tax-sheltered. You continue to defer taxes on funds remaining in the RRIF until they are withdrawn.

#### RRSP and RRIF Eligible Investments

A RRIF can hold the same type of investments as your RRSP including: publicly traded securities, bonds, mutual funds, GICs and certain types of private company shares.

*Canaccord Wealth Management continues to build on the tradition of offering outstanding client-focused service. Your Canaccord Advisor has your individual retirement 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 benefits. Contact your Canaccord Advisor for more RRSP and RRIF information.*