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
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.

CANACCORD Wealth Management

TFSA

YOUR FINANCIAL GROWTH.
OUR COMMITMENT.

CANACCORD Wealth Management

YOUR FINANCIAL GROWTH. OUR COMMITMENT.

A TFSA is an integral part of Canaccord's wealth management strategy to help you build wealth for a lifetime. Talk to your Canaccord Advisor about how it can generate income, lower your tax bill, and build capital all in one flexible account. Whether your goals are long-term or short-term, your Canaccord Advisor's top priority is pursuing a disciplined investment strategy to help you achieve financial growth with greater confidence and peace of mind.

PLAN ON TAX-FREE SAVINGS

COMPLETE CANACCORD TFSA

The Tax-Free Savings Account is a flexible registered account that allows even greater opportunities to save and invest in a tax-free environment. Contributions of up to $5000 a year can be made to this account and although contributions are not deductible for income tax purposes, all earnings that accumulate within the plan are tax-free.

- Interest income is tax-free
- Capital gains are tax-free
- Canadian dividend income is tax-free
- Withdrawals are tax-free

YOUR PASSPORT TO GREATER SAVINGS

The TFSA gives Canadians an additional savings plan to their RRSP. Whatever your financial goals, whether you're saving to purchase a home, building a nest egg for your retirement or saving for a child's education, a Complete Canaccord TFSA can help you build your savings faster. How is it different from the RRSP? In essence the tax treatment of your TFSA contribution is opposite to that of an RRSP. Even though the growth in each is tax-sheltered, your TFSA contribution is not.

What are TFSA benefits?

- **Tax-free Growth.** A lucrative opportunity to grow your savings faster with no tax paid on investment income generated in the plan.
- **Tax-free Withdrawals.** If you need money for long or short-term goals, you can withdraw funds from the account without paying taxes.
- **Re-contribute and Carry-forward.** You can re-contribute the amount withdrawn in the next year. Also, any unused portion of the $5000 limit can be carried forward to subsequent years.

Contributions and Withdrawals

Canadian residents age 18 or older who have a Social Insurance Number can contribute up to $5,000 per year without paying tax on the earnings.

If for any reason you are unable to make your full TFSA contribution, the unused contribution room carries forward indefinitely. Withdrawals are completely flexible in that the amount withdrawn can be re-deposited at a later time without reducing your $5000 annual allowance.

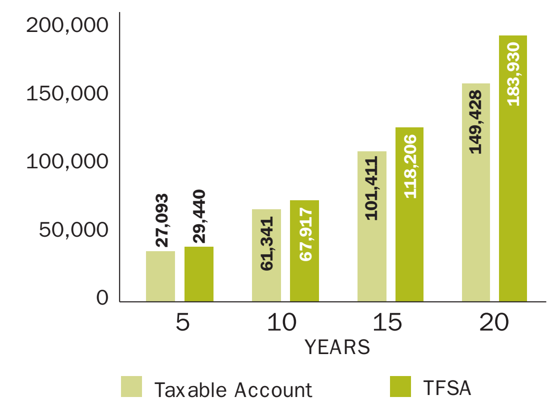
For example, if you withdraw $3000 one year, starting the next year or any time in the future, you can re-contribute the $3000 plus your $5000 annual allowance.

TFSA Eligible Investments

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

REACH YOUR FINANCIAL GOALS SOONER

Whatever your financial goals, the versatility of a TFSA makes it ideal for generating long-term compound growth.



Assumes $5,000 contributed at the beginning of the year annually, with a tax rate of 33% in Taxable Account. Interest Income taxed annually. Annual compound rate of return is 5.5%.

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

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-savings benefits. Contact your Canaccord Advisor for more TFSA information.