



**WHEN IT'S
TIME TO RETIRE,
YOU DO.**

WILL YOU HAVE ENOUGH TO RETIRE?

Dear XXXX,

What many people don't realize is they'll need close to a million dollars saved up for retirement, hopefully more. That seven figure target is well within reach with the right financial products – such as an RRSP and a Tax Free Savings Account - and expert advice from Interior Savings.

With our wide range of RRSPs, you can have a retirement plan that suits your future and current needs. And if retirement's not that far off, we can help you keep your investments secure while accelerating your savings with products like our new HealthPlus Index Linked and Escalator Term Deposits.

Plus, as a BC Credit Union member, your deposits carry unlimited deposit insurance protection.

To learn more about a winning retirement, talk to one of our financial experts or visit www.interiorsavings.com for tools to get you on your way.

Yours truly,

Your XXXX Branch Team



IF YOU DEPOSIT \$500 A MONTH AT 8% INTEREST, HOW MUCH WILL YOU HAVE IN 30 YEARS?

\$1,000,000*

(SCRATCH HERE)

RRSP & TAX FREE SAVINGS ACCOUNT SOLUTIONS:

INDEX LINKED TERM DEPOSITS

Looking for a product that keeps your deposit 100% safe, provides a guaranteed rate of return plus offers the potential for even higher returns from the stock markets? Then index linked plus term deposits are the answer—like **HealthPlus**, whose returns are linked to a basket of healthcare securities and **SecurePlus** which offers the potential returns of financial institution securities.

TERM DEPOSITS

A great option if you're close to retirement—your investment stays secure and with guaranteed rates of return, you'll know what you can expect to earn from the start. With our **new 3 or 5 year Escalator Term Deposits**, your rate increases each year for the length of the term, and you still have the option to redeem on each anniversary date.

REGULAR AUTOMATIC DEPOSITS

An easy way to contribute to an RRSP or TFSA over the year. Pick an amount that suits you and a pre-authorized contribution automatically deposits regular payments into your account of choice.

* based on retirement at age 65, with \$25,000 initial deposit, 8% expected rate of return and a 3.1% expected inflation rate.

INVESTMENT SAVINGS ACCOUNT

This high-interest savings account is ideal if you want to contribute but haven't decided how to invest it yet. Park your funds so you get the tax break while your money starts to grow.

CUSTOMIZED PORTFOLIO SOLUTIONS

If retirement is a ways off, why not put your money to work with higher-risk, higher-return investing? We'll put together a personalized financial plan for you and help you choose investments that match your financial goals.

RRSP LOAN

Don't let a lack of funds keep you from taking full advantage of RRSPs. An RRSP loan can help you fill up unused contribution room, increase your tax savings, and help you stick to your savings plan.

TAX FREE SAVINGS ACCOUNT

The Tax Free Savings Account (TFSA) lets you invest up to \$5,000 a year and your interest and investment income grow tax-free! Save for retirement, or anything else you want – a home, vacation, or a rainy day. The flexibility of the plan allows you to withdraw money any time, in any amount. And starting January 1st 2010, contribution room will increase to \$10,000. So if you contributed \$3000 last year, you can contribute up to \$7000 this year!

DID YOU KNOW?

Members can redeem their CHOICE REWARDS points towards Interior Savings' term deposits. Ask us how.

As a BC Credit Union member, your deposits carry unlimited deposit insurance protection.**

At www.interiorsavings.com, there's more information and tools for your retirement planning.

**As a BC Credit Union member, your deposits now carry unlimited deposit insurance protection and are 100% guaranteed by the Credit Union Insurance Corporation of British Columbia. For more information please visit www.cudicbc.ca

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Interior  Savings

we're here for you.