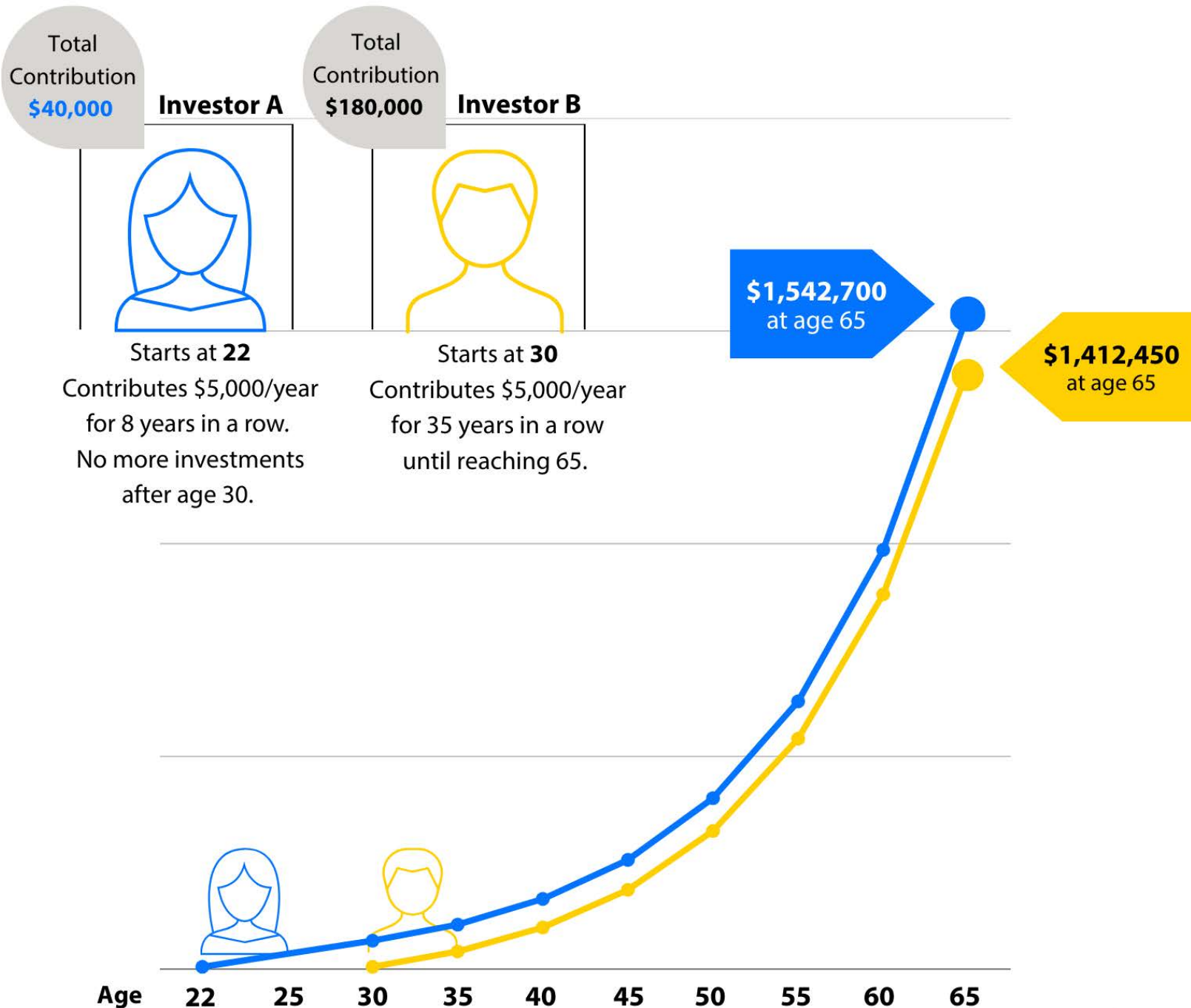


Start Early. Let time do the heavy lifting.

Compound interest rewards those who begin investing sooner.



The hypothetical 9% nominal rate of return, compounded monthly, and tax-deferred accumulation shown for both accounts are not guaranteed or intended to demonstrate the performance of any actual investments. Unlike actual investments, the accounts show a constant rate of return without any fees or changes. Tax-deferred growth and any tax-deductible contributions are taxed upon withdrawal. Assumes payments are made at the beginning of each year. Investing entails risk, including loss of principal. Units, when redeemed, may be worth more or less than their original value.



The "Time Value" of Money

It can't be stressed enough; the sooner you start to save, the less you will have to put away. Look at how opening an RRSP today can help you secure a comfortable retirement.

Individual A

Started Contributing at Age 22

Stopped Contributing at Age 29

Individual A			Individual B		
Age	Annual	Accumulation	Age	Annual	Accumulation
22	\$5,000	5,470	22	0	0
23	5,000	11,450	23	0	0
24	5,000	17,990	24	0	0
25	5,000	25,150	25	0	0
26	5,000	32,980	26	0	0
27	5,000	41,540	27	0	0
28	5,000	50,900	28	0	0
29	5,000	61,150	29	0	0
30	0	66,890	30	\$5,000	5,470
31	0	73,160	31	5,000	11,450
32	0	80,030	32	5,000	17,990
33	0	87,530	33	5,000	25,150
34	0	95,750	34	5,000	32,980
35	0	104,730	35	5,000	41,540
36	0	114,550	36	5,000	50,910
37	0	125,300	37	5,000	61,150
38	0	137,050	38	5,000	72,360
39	0	149,910	39	5,000	84,620
40	0	164,970	40	5,000	98,020
41	0	179,350	41	5,000	112,690
42	0	196,180	42	5,000	128,730
43	0	214,580	43	5,000	146,270
44	0	234,710	44	5,000	165,460
45	0	256,730	45	5,000	186,450
46	0	280,810	46	5,000	209,410
47	0	307,150	47	5,000	234,520
48	0	335,960	48	5,000	261,990
49	0	367,480	49	5,000	292,040
50	0	401,950	50	5,000	324,900
51	0	439,660	51	5,000	360,850
52	0	480,900	52	5,000	400,170
53	0	526,010	53	5,000	443,180
54	0	575,350	54	5,000	490,220
55	0	629,330	55	5,000	541,670
56	0	688,360	56	5,000	597,960
57	0	752,930	57	5,000	659,520
58	0	823,560	58	5,000	726,850
59	0	900,820	59	5,000	800,510
60	0	985,320	60	5,000	881,070
61	0	1,077,750	61	5,000	969,190
62	0	1,175,860	62	5,000	1,065,570
63	0	1,289,440	63	5,000	1,171,000
64	0	1,410,400	64	5,000	1,286,320
65	0	1,542,700	65	5,000	1,412,450
Total Contributions		\$40,000	Total Contributions		\$180,000
Total Accumulation at Age 65		\$1,542,700	Total Accumulation at Age 65		\$1,412,450

Individual B

Started Contributing at Age 30

Stopped Contributing at Age 65

The hypothetical 9% nominal rate of return, compounded monthly, and tax-deferred accumulation shown for both accounts are not guaranteed or intended to demonstrate the performance of any actual investments. Unlike actual investments, the accounts how a constant rate of return without any fees or changes. Tax-deferred growth and any tax-deductible contributions are taxed upon withdrawal. Assumes payments are made at the beginning of each year. Investing entails risk, including loss of principal. Units, when redeemed, may be worth more or less than their original value.

