

IMPORTANT ANNOUNCEMENT TO ALL SECA MEMBERS

It gives me great pleasure to announce to its members the Saskatchewan Early Childhood Association (SECA) has decided to establish a Group Registered Retirement Savings Plan. This is a significant sponsorship initiative by SECA to ensure its members have the opportunity to develop a comprehensive financial strategy to help plan and save for their retirement.

In support of this initiative, I am very pleased to announce that my company, **Warriner Financial Solutions** has been chosen by SECA to partner with them as the group plan's financial advisor in this venture. **Warriner Financial Solutions** is an independent investment and insurance service provider that focuses on providing the personal retirement planning and investment counselling services most individuals need to start and maintain a regular savings program together with a prudently diversified and monitored investment strategy.

Mackenzie Financial Corporation, one of Canada's leading mutual fund companies will be the investment manager and record-keeper for the group RRSP pension plan.

GROUP RRSP BENEFITS - The Extra Edge

Among the many Canadians who have displayed the foresight to contribute to an RRSP, there is a growing segment of even more fortunate individuals: those who are enjoying several additional valuable benefits because they have chosen to participate in a Group RRSP through their employer.

A Group RRSP is simply a collection of individual RRSPs where the employer arranges for employees to make contributions through regular payroll deductions on a pre-tax basis and forwards it to the investment manager for the group plan to have your contribution deposited into your individual RRSP and invested as you specify.

Because Group RRSP contributions are made on a pre-tax basis by payroll deduction the amount of tax your employer is required to deduct at source is calculated after your Group RRSP contribution is deducted, resulting in an instant tax saving.

Start Getting Ahead Now

	No Group RRSP	Group RRSP
Monthly Salary	\$2,925	\$2,925
GRRSP Contribution	\$0	\$100
Taxable Amount	\$2,925	\$2,825
Tax Deducted at Source	\$629	\$603
Take Home Pay	\$2,296	\$2,222

The above table compares an employee who contributes to a Group RRSP to one who does not. For every \$100 monthly contribution to a Group RRSP, take home pay is reduced by only \$74 because the tax deducted at source is \$26 less (\$629-\$603). In effect, each dollar invested in a Group RRSP will cost this employee only 74 cents. (Cost will vary according to your salary, amount of contribution, and personal situation).

ADDITIONAL GROUP BENEFITS

In addition to the instant tax savings, a Group RRSP also offers the following benefits::

- Payroll deduction offers the ultimate convenience; It is the easiest way to save.
- Acquire all the benefits of investing regularly
- Investment options based on fund performance and investor profile.
- The services of a qualified financial advisor

SEE WHAT A GROUP RRSP CAN DO FOR YOU

Without doubt the real advantage of a group plan is in the matching contribution made by the employer ensuring that the employee's contribution requirement remains affordable, while maximizing investment return.

Investment & Regular Deposits

Year	Employee Deposit	Employer Deposit	Deposit Total Per Month	Total Deposit	Growth (6%)	Estimated Value
1	\$100	\$100	\$200	\$2,400	\$65	\$2,465
5	\$100	\$100	\$200	\$12,000	\$1,897	\$13,897
10	\$100	\$100	\$200	\$24,000	\$8,495	\$32,495
15	\$100	\$100	\$200	\$36,000	\$21,382	\$57,382
20	\$100	\$100	\$200	\$48,000	\$42,688	\$90,688
25	\$100	\$100	\$200	\$60,000	\$75,258	\$135,258
30	\$100	\$100	\$200	\$72,000	\$122,903	\$199,903

The above table illustrates the potential end value of an individual group RRSP based on the understanding that the employer matches the employees \$50 per pay period contribution into his or her plan. As shown a monthly deposit of \$200 will, after 30 years assuming a 6.00% return rate grow to \$199,903. This is made up of the employee and employer deposits of \$36,000 (each) and growth of \$122,903.

(Actual results will vary according to your salary, amount of contribution, and return rate achieved).

DISCOVER THE ADDED ADVANTAGES OF WORKING WITH A FINANCIAL ADVISOR

If you wish to see the annual income that could be generated at retirement simply contact me by phone and I will happily provide you with that information. I can also provide a income projection including your CPP and OAS benefits, as well as after tax income projection and also the affect inflation can have on this payout. I can also advise you of any potential short falls in regards to your retirement income projection and suggest alternative strategies that could help you to improve your personal financial situation. And that's just the start!

MY MISSION

In today's fast-paced environment we are faced with more personal options, complex tax legislation and financial uncertainty then we have ever previously known. My job is to provide you with expert advice and a sound intellectual understanding of your Investment, Tax, Retirement and Insurance planning opportunities. My hope is that I can help you make sense of investing and your personal finances and to help you make clear, informed and intelligent financial decisions. My mission is being able to offer you and your family the safety, security and protection that you seek by taking the guesswork out of investing and to give you the peace of mind so that when you invest you do so with confidence.

INVESTMENT & INSURANCE SERVICES

PERSONAL - BUSINESS - GROUP PLANS

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