



RICE SOLUTIONS

Retrace Your Steps • Making Good on Lost Time • A Different Type of Investing
• Protect the Home You Love • One More Reason to Quit

RETRACE YOUR STEPS

Are you walking down the right financial path?

Making Good on Lost Time Catch up on your Retirement Savings with an RRSP Loan

If you've missed out on making your maximum RRSP contributions in the past, it's not too late to start growing your retirement nest egg. By accessing an RRSP loan, you can increase the eventual size of your RRSP, enjoy tax savings, and help keep your savings strategy on track.

Top-up or Catch-up

RRSP loans are generally divided into two categories: top-up loans for investors who haven't maximized their contributions for a few years, and catch-up loans for those who have been behind on their contributions for some time. Catch-up loans are generally anywhere up to \$50,000 and paid over the long term. How much contribution room you have left and what kind of payments you can commit to will determine which RRSP loan suits you best. While interest rates vary, some can be as low as prime.

Up your Growth Potential

As with most savings vehicles, RRSPs profit from the power of compounding. The greater your initial investment

and the longer it remains invested, the greater your growth potential. With an RRSP loan, a tight budget won't hold back your ability to build wealth. The money borrowed to invest grows tax free with the rest of your RRSP contributions as long as it remains in your plan.

Save Tax and Pay Back

Contributing more to your RRSP means you will generally have a higher tax refund than you would otherwise. As a result, you can use this money to immediately pay down the RRSP loan. Some institutions allow you to defer your first payment for a few months after the RRSP loan is taken out to allow for this immediate payback (interest still applies).

Maximizing your RRSP contributions is one of the best ways to ensure a secure retirement. But, we understand coming up with the money isn't always that easy. For more information on how RRSP loans can enhance your retirement savings strategy, contact your Rice Financial advisor. •

It's never too late to plan ahead, and never too late to turn things around. By working with your Rice Financial advisor, you can ensure your portfolio is heading down the most profitable path.

Protect the Home you Love with Mortgage Life Insurance

Buying a home is often the most significant purchase you'll make in your lifetime—and also your most substantial financial obligation. That's why protecting it is so important.

If you were to become critically ill, suffer an accident, or die, could your family afford to maintain the mortgage payments? Would they be forced to sell your home to make ends meet? Offering both personal and financial peace of mind, mortgage

life insurance ensures your loved ones aren't overwhelmed in debt by helping to pay the balance of your mortgage should something happen.

At Rice Financial, we have access to the nation's top insurance carriers and can help you find the best mortgage life insurance plan specific to your needs. We understand your home is the hub of your family, and are committed to finding solutions that provide the protection it deserves. •

One more reason to quit

Stop Smoking and Receive an Insurance Premium Refund

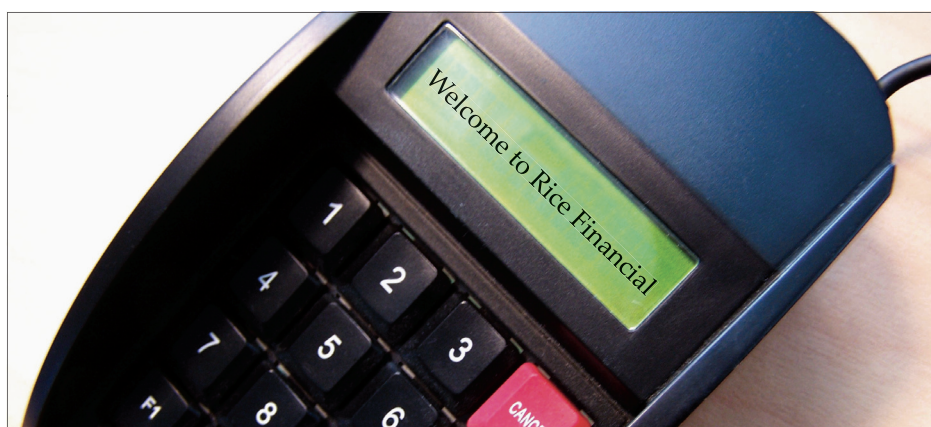
Over the years the health risks associated with being a smoker have caused you to pay higher life insurance premiums than your nonsmoking counterparts. However, if you've kicked the habit, the rewards of giving it up just got a little better.

In addition to enjoying a healthier lifestyle, you'll also enjoy a monetary kick-back from your Equitable Life insurance policy. If you've quit smoking for 12 consecutive months within the first two policy years,

Equitable Life will refund the difference in premiums between what you paid as a smoker and what you would have paid as a nonsmoker for a 12 month period.* Simply put, you could have as much as \$395.00 back in your pocket.

This is just one more way Rice Financial is working to help you help yourself. Taking steps to enhance your health is a smart move—saving money is just an added bonus.

*Subject to certain conditions. Consult your financial advisor.



Rice Financial Banking Solutions: Coming to an ATM near you.

A Different Type of Investing

Principal Protected Notes

For many investors, it's a struggle to find middle ground between security and growth. While investments such as GICs and government bonds can provide security with little risk of capital loss, they generate only modest rates of return. On the other hand, stocks have the potential to deliver substantial returns, but carry much greater risk.

Luckily, PPNs offer investors an alternative solution that combine some of the best of both worlds.

PPNs are fixed term investments that guarantee their principal when held to maturity. Unlike other fixed term products, however, PPNs are linked to potentially higher performing investments such as mutual funds, equities, and commodities.

At the core of a PPN is its guarantee. Regardless of market conditions, 100 per cent of investors' capital will be returned. Therefore, at maturity, payout on the note will include the original principal plus any appreciation from the underlying assets.

This type of investment is not suitable for everyone. Contact your Rice Financial advisor to find out more. •

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