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Contact me!
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REGISTERED RETIREMENT SAVINGS PLANS

THE FACTS

- ✓ The limit for 2011 is 18% of gross taxable income to a maximum of \$22,450 for 2011 (increases to \$22,970 for 2012 and then indexed for 2013 and beyond). If you are a member of a Registered Pension Plan (RPP), this amount would be reduced by the Pension Adjustment (PA)
- ✓ The maximum you can deposit is noted on your Notice of Assessment you receive from Revenue Canada a month or two after filing your tax return. It includes your current maximum limit and any unused contribution room you might have
- ✓ You have until February 29, 2012 to make contributions for the 2011 taxation year, but please don't wait until the last day or so as it can add too much unnecessary stress to you

QUESTIONS TO ASK YOURSELF

- ✓ What kind of investment should I consider?
- ✓ Should I invest for the long-term or short-term?
- ✓ Stocks, Bonds, Segregated Funds (Mutual Funds), GIC or Daily Interest?
- ✓ Should I seek out the services of a professional, such as a Certified Financial Planner (CFP) for assistance in placing the money in the right type of investment depending upon my financial goals, investment horizon and risk profile?
- ✓ Am I aware of the cost and/or fees associated with the investment – no load vs. front-end load vs. back-end load?

Respectfully yours

Ron Clarke CFP, CLU

To protect and benefit you, your family and your way of life now and into the future.