

Financial Services in Canada

An Investors Group Consultant can provide the road map to a bright financial future in Canada.

Moving to a new country opens up many opportunities. It also leads to new experiences, choices and decisions. Investors Group can help to make the transition of your finances smoother and easier. We're one of the largest and most respected financial services companies in Canada with more than 80 years of experience, over \$60 billion in assets under management, over one million clients and hundreds of offices from coast to coast.

We build relationships with all Canadians committing our time and energy to a personalized approach to help you achieve your short and long-term financial goals.

Now that you've made the move to Canada, what's your next goal? Investors Group can help you to:

- ▶ fund a special life event,
- ▶ pay for your child's education,
- ▶ protect your family,
- ▶ retire when you want to,
- ▶ enjoy your lifestyle,
- ▶ pay less tax, and
- ▶ provide for your loved ones' futures.

The right cash management solutions

Many Canadians feel that conventional banking is complicated and time consuming. Investors Group has simplified banking with a selection of chequing and savings account options and money market mutual funds designed to meet your day-to-day banking and short-term investment needs. You'll also benefit from 24 hour convenient access to the funds in your bank accounts through automated banking machines, Interac® Direct Payment, internet or telephone banking.

Borrowing and building credit

Obtaining your first Canadian credit card offers many benefits from building credit in Canada to exciting reward opportunities. We also provide lines of credit, personal and investment loans to assist with major purchases or plans for the future.

Purchasing a home may be the biggest financial decision you'll ever make. Our expert Mortgage Planning Specialists and flexible mortgage features can help you make the right decision that is both affordable and fulfills your dreams.

You may be in a position to consider more complex credit solutions to help you build wealth faster. The *Solutions Banking All-in-One* is a full cash management solution that allows you to use the equity in your home to consolidate all of your banking and financing needs. It integrates the features of a line of credit, a chequing account, a savings account, a mortgage financing service and a source of investment into a single comprehensive solution. The All-in-One helps you reduce debt faster and save money on interest charges.

If you have already chosen to put your financial resources into a home purchase, the Investors Group *Home Equity Diversification Plan* borrowing-to-invest strategy could allow you to gradually unlock real estate equity and redirect it for investment purposes. It offers an opportunity for an Investors Group Consultant to help you to build wealth without committing extra cash, taking advantage of the potential for long-term investment growth.

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Savings plans

We offer a wide range of savings plans to meet your objectives, including:

- ▶ registered retirement savings plans (RRSPs),
- ▶ registered retirement income funds (RRIFs), and
- ▶ registered education savings plans (RESPs).

Investment choices

We offer a wide range of global investment choices and can guide you through the various categories of investments such as:

- ▶ mutual funds,
- ▶ segregated funds,
- ▶ tax advantaged funds,
- ▶ managed asset programs,
- ▶ guaranteed investment certificates (GICs), and
- ▶ annuities.

We also have a complete suite of brokerage products and services offered through Investors Group Securities Inc.

The investment opportunities are endless and may seem overwhelming. Investors Group can help make the choices manageable and right for you. From easy monthly investment plans to complex tax-advantaged strategies, we'll build a personalized plan that you are comfortable with.

Insurance protection

It's important to protect yourself, your family, your home and other assets from the unexpected. With an Investors Group Consultant, you can explore questions like:

- ▶ What if I could no longer earn an income?
- ▶ What if my health fails?
- ▶ How much insurance do I need to protect my family?
- ▶ Is my estate protected from taxes?

There are many types of coverage available to ensure you've done all you can to protect yourself and your loved ones including:

- ▶ whole life and term life,
- ▶ critical illness,
- ▶ disability,
- ▶ long term care,
- ▶ mortgage protection,
- ▶ supplemental health, and
- ▶ universal life.

By asking the right questions – and getting the right answers from a professional – you can make the right insurance choices for your life today, and as you wish it to be tomorrow.

Business services

Often, new residents to Canada take advantage of business opportunities and choose to strike out on their own as an entrepreneur. Every business is unique. As independent professionals running a practice, Investors Group Consultants understand the

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distinct financial planning needs of business owners and professionals. We can help guide you through some of the Canadian tax, business growth and contingency planning questions you should consider to help your business succeed.

At Investors Group, we take the time

Together, we will take the time to understand what is important to you today and in the future. We'll investi-

gate your goals and dreams for yourself, your family and your future lifestyle, your time frame for achieving these goals and your current financial picture. We'll listen attentively to your needs. We will be sensitive to your preferred method for making financial decisions. Investors Group Consultants are backed by a team of investment, insurance, mortgage, tax and estate planning specialists to make it easy to find the right answers to your questions. We can

work with you to find opportunities and design a financial plan to help you finance what you want in life – your child's education, your family's well being, your retirement, a special life event. The choice is yours.

As the financial services firm for all Canadians, Investors Group is committed to working together to help you settle into life in Canada.



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The Plan
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