

SHARED RETURNS

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Achieve your goals in 2010



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It's that time of year again when we look back and take stock of the year that has passed and make plans for the year to come. And it seems that when it comes to making these resolutions, Canadians are increasingly placing financial goals above all others and are looking to RRSPs and TFSAs to help them save.

Did you reach your personal goals in 2009? If, like many others, you don't feel you quite hit the mark, don't be discouraged. Whether your New Year's resolution is one of physical fitness or financial fitness the basic strategy to get back-on-track is the same – set attainable goals and plan realistic ways to achieve them.

Remember to include Outlook in your goal setting this year. We can help you build a secure financial future with excellent returns on your investment and the confidence of knowing your savings are secure. Outlook investments have helped many members balance their portfolio to withstand the market downturn of recent years and we will continue to provide a safe haven for your savings.

For more information on how Outlook Financial can help you build your future, visit our website or give us a call.



Outlook GICs now offer you even more flexibility

Need to access funds from your GIC? You can now withdraw the funds you need without cashing in your entire GIC. For details, read more inside or visit our website.

Just one more way Outlook Cashable GICs make saving easier.



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Monday to Friday
8 a.m. to 8 p.m. CST
Saturday
9 a.m. to 4 p.m. CST



Many ways to RRSP

>> RRSPs remain an important part of the saving strategy of many Canadians. In fact, a recent Scotiabank study found that 40% of Canadians surveyed indicated they are holding all of their investments in an RRSP, up 11% from last year. Whether you are thinking about starting an RRSP or already have a plan, Outlook can help you make the most of it.

No pain, all gain

When it comes to building your savings, small steps can lead to big results. One of the easiest ways to put yourself on the path to achieving your financial goals is to pay yourself first by setting up an automatic deposit to your Outlook RRSP High-Interest Savings account. By making regular contributions throughout the year, your RRSP savings will grow faster and you will immediately start to earn tax-sheltered interest.

Once your savings reach \$1,000, you can then invest in one of our Cashable GICs and watch your savings grow even faster. And remember, all of our GICs are RRSP, RRIF and TFSA eligible, giving you even more options to become financially fit.

Transfer an existing RRSP

It's easy to transfer in your RRSP from another financial institution to your Outlook RRSP. Just complete our online Direct Transfer-In form and let us handle the rest.

Maximize your contribution

Making your maximum contribution means you get all the tax deductions you are eligible for and your savings grow even faster. In addition to the contribution room you earned in 2008, any unused contribution room can be carried over from previous years.

Not just a retirement plan

Two federal programs make it possible for you to use your RRSP to help pay for your education or buy a home without a tax penalty.

The *Home Buyers' Plan* is a great way for first-time home buyers to save for their home. This plan allows you and your spouse to withdraw up to \$25,000 each from your respective RRSPs to use as a down payment. Certain conditions apply.

The *Lifelong Learning Plan* allows you to use RRSP money to pay post-secondary tuition for you or your spouse.

With both programs there is no tax penalty as long as you return the withdrawn funds to your RRSP within 15 years. The money must be invested in your RRSP for at least 90 days before you can withdraw the funds for these programs without a tax penalty.

RRSP housekeeping

Mark the date

Outlook deposits offer a great place to park your RRSP savings. With excellent rates and an unbeatable deposit guarantee, you can sit back and feel good about your future. But don't miss the date – we must receive your RRSP deposit by March 1 for it to be considered for the 2009 tax year.

Don't have an RRSP plan with Outlook yet? Complete our online RRSP Application and send it in to us. And remember, for your contribution to be considered for the 2009 tax year, you must have your RRSP plan set up and your deposit to us no later than March 1.

Review your beneficiary information

It's a good idea to review your beneficiaries annually on your RRSP, RRIF and TFSA plans. If you need to make changes to your beneficiary information, complete a new online Designation of Beneficiary form and send it in to us.

Did you know:

- Your Designation of Beneficiary will not be revoked or changed automatically if your family status changes. Should you wish to change your

Designation of Beneficiary in the event of a marriage or divorce, you must do so by means of a new Designation of Beneficiary form.

- When you convert your RRSP into a RRIF they are considered two separate plans, so your named beneficiary will not carry over automatically. You must complete a new Designation of Beneficiary form for your RRIF, even if you are naming the same person.

Turning 71 this year?

You have until December 31 to make a final RRSP contribution and convert all your RRSPs into income-producing investments. We can help you review your retirement income options.

MAKE THE MOST OF YOUR TFSA

You now have even more room to grow your savings, tax free, with \$5,000 in new TFSA contribution room for 2010. And don't forget, any unused contribution room can be carried over from previous years without limit.



Your vote counts

By joining Outlook Financial, you become a member of Assiniboine Credit Union, Outlook's parent company. As a financial co-operative, our members have a say in how we are run and we encourage our members to take an active part in this democratic process. For the latest information on the upcoming election of our Board of Directors and Annual General Meeting, please visit the Outlook website at www.outlookfinancial.com.

STOP BY FOR A VISIT

If you haven't visited our website lately, we invite you to come by and check out our new look, improved features and more tools to help you manage your savings. On your visit why not sign up to receive rate updates to your computer or mobile device with our Outlook interest rate RSS feed.

Have a look around, get comfortable and come back soon!

Same great rates, even greater flexibility

Outlook now offers partial withdrawals on our Cashable GICs. What does this mean for you? Greater flexibility and ease in managing your savings.

With our new partial withdrawal option you no longer have to cash your entire GIC when you need access to funds. Withdraw the funds you need and leave the rest in your GIC at our great rates. This means you can invest your money in a larger GIC without the risk of losing interest on your entire deposit when you need to access your money. An interest penalty will apply only on the amount withdrawn.

When you do need to access funds from your GIC, here are a few things to keep in mind.

- The minimum amount per withdrawal is \$1,000.
- You must maintain the minimum \$1,000 in your GIC.
- You will receive our early-withdrawal interest rate on the funds withdrawn, calculated from the time you invested the funds. The remainder of your GIC will continue to earn interest at its regular rate.

Take advantage of our superior rates while maintaining flexibility. Outlook Cashable GICs – always a great investment.

100% Guarantee. 0% Worry.

Remember, all Outlook Financial deposits and interest **are guaranteed without limit** by the Credit Union Deposit Guarantee Corporation. Outlook's savings accounts and Guaranteed Investment Certificates are RRSP, RRRIF and TFSA eligible.

