

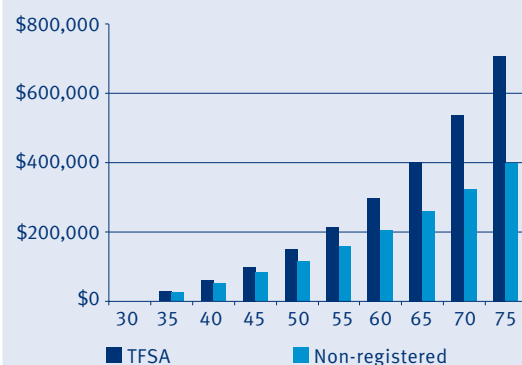
## Growing your savings is good Tax-free is better

Here's what happens if someone invests \$4,000 per year in a TFSA, vs. the same \$4,000 per year invested in a non-registered account.

By age 75, investing in a TFSA could generate \$310,000 more than equal investments in a non-registered account.

While this example shows a \$4,000 annual investment, you can invest up to \$5,000 per year, indexed to inflation and rounded to nearest \$500.

**TFSA vs Non-registered; \$4,000 contribution per year**



Assumptions: Same contributions for both plans, 5% rate of return, 40% marginal tax rate, investments made from age 30 to age 75.

Graph is for illustration purposes only. Actual results may vary.

## Start benefiting from a TFSA right away

### Here are a few important points:

- ▶ Contribute up to \$5,000 each year (indexed to inflation and rounded to the nearest \$500)

- ▶ Earn tax-free investment income (including capital gains)
- ▶ Don't pay taxes on withdrawals
- ▶ Remain eligible for government benefits and tax credits, no matter how much accumulates in the TFSA and no matter when withdrawals are made
- ▶ Carry forward all unused contribution room
- ▶ Withdrawals create additional contribution room the following year
- ▶ Withdraw at any time - no age limit
- ▶ Withdraw for any purpose

### Contribution ground rules to keep in mind:

- ▶ Excess contributions will attract a 1% monthly penalty
- ▶ Fees and interest on borrowing money for TFSA contributions are not tax deductible
- ▶ Contributions are not tax deductible

## Find the TFSA that's right for you

While all Tax-Free Savings Accounts offer the same tax-protection, all TFSAs are not created equal. Choosing the right plan can help you achieve your saving goals more quickly.

### Standard Life offers a range of TFSA solutions you can choose from:

- ▶ Standard Life Mutual Funds
- ▶ Ideal Segregated Funds – Signature Series
- ▶ Ideal Term Funds

## Find out more. Speak to your advisor.

This document is intended for general information only. It should not be construed as legal, accounting, tax or specific investment advice. Clients should consult a professional advisor concerning their situations and any specific investment matters. While reasonable steps have been taken to ensure that this information was accurate as of the date hereof, The Standard Life Assurance Company of Canada and Standard Life Mutual Funds Ltd. make no representation or warranty as to the accuracy of this information and assume no responsibility for reliance upon it.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

[www.standardlife.ca](http://www.standardlife.ca)

The Standard Life Assurance Company of Canada  
Standard Life Mutual Funds Ltd.  
January 2012