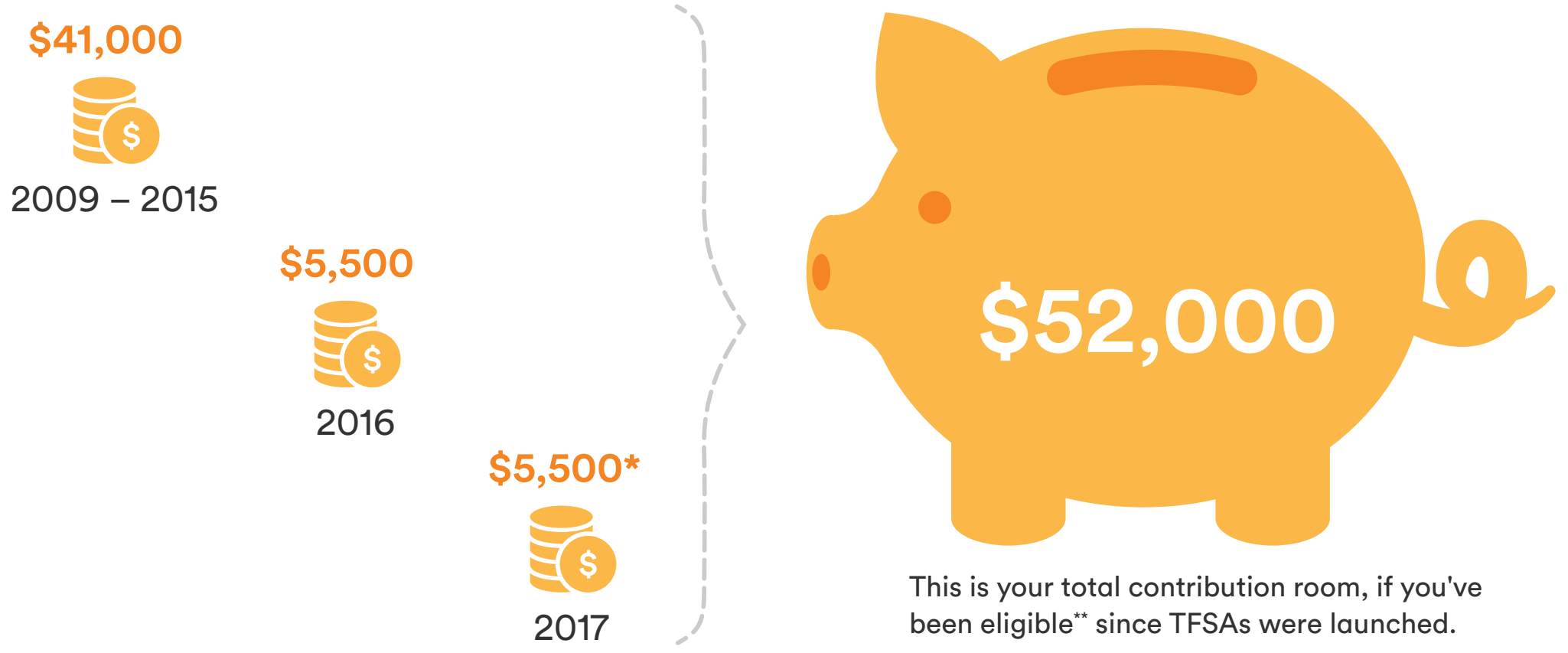


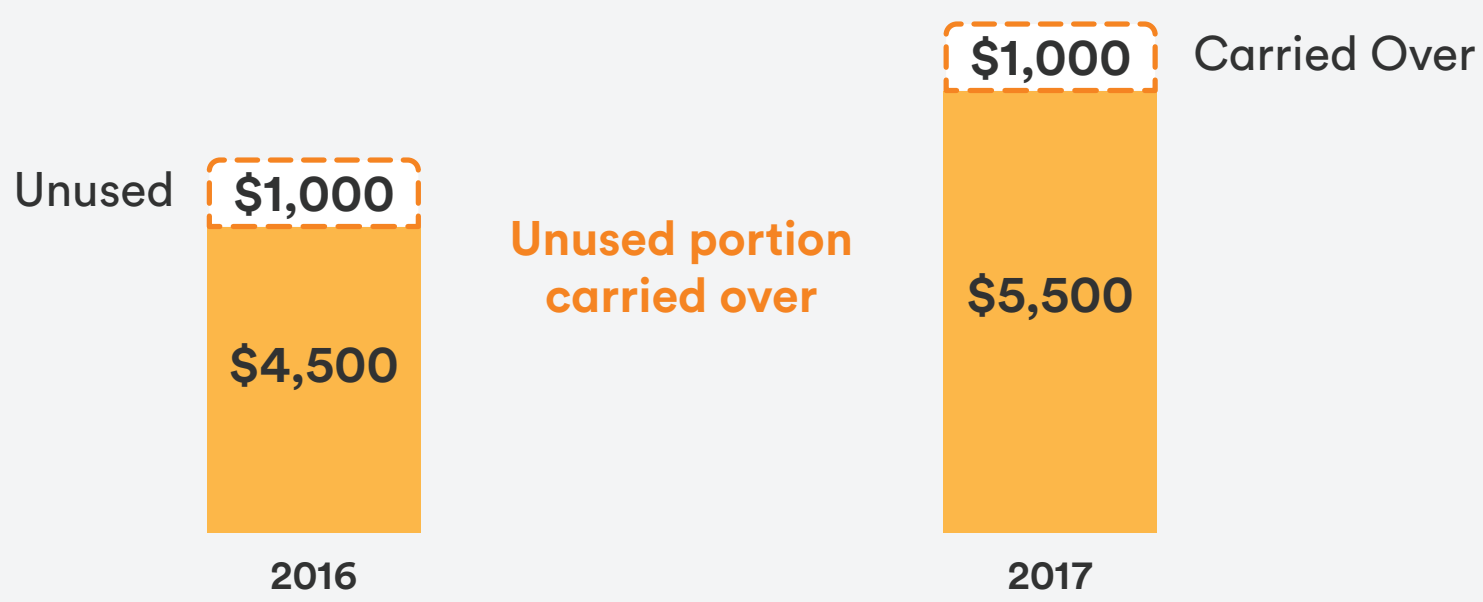
Top 4 Things You Should Know About TFSAs

1. Your contributions count



What you don't contribute gets carried over.

For example, in 2016 the contribution limit was \$5,500. If only \$4,500 was contributed, then the unused \$1,000 can be carried over to 2017.

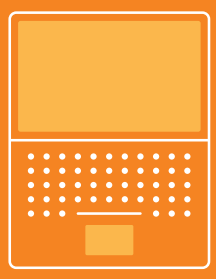


If you take money out, you get that contribution room back the following year.

Let's say you contributed \$5,500 early in 2016 and then withdrew \$1,000 later in the year. You'd have that \$1,000 contribution room back in 2017.



2. You can save for anything



Big purchase



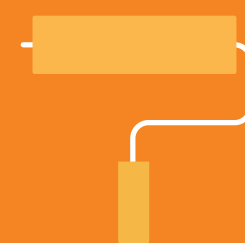
Vacation



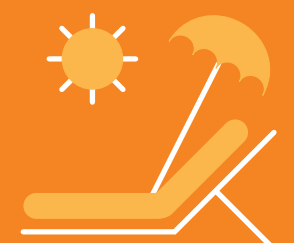
Emergency fund



Down payment



Home renovation



Retirement

3. You have options

Here are all the ways you can save and invest your money.

Tax-Free Savings Accounts



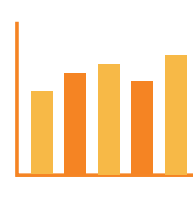
Short-term, basic savings

Tax-Free GICs



90 days to 5 years, guaranteed return

Tax-Free Mutual Funds and ETFs



Long-term, income or growth-oriented, many funds to choose from

Tax-Free Stocks and Bonds



Individual securities, growth or income-oriented, options endless

4. The best part

"Tax-Free" means exactly that.

Tax-Free when money goes in.
Tax-Free when money goes out.



* Annual limit based on legislation current as of January 1, 2016, subject to potential future change.
** Must be at least 18 years of age each year, have a Social Insurance Number and be a resident of Canada.