

PenFinancial Wealth Management is also available for all of our members.

Our approach to wealth advice is founded on the credit union tradition of service and integrity. We understand that financial security, more than anything, means peace of mind for you and your family. Your needs are always foremost in the relationship with our Advisors.

PenFinancial Wealth Management Advisors are accredited and trained to assess your particular financial needs and design an investment program to help you achieve your goals for today and where you want to be in the future. Through our relationship with Credential Securities Inc., we can provide you access to investment products from top providers. We can guide you through the financial planning process and provide you with straightforward answers to your questions. Your investment program can include Canadian and U.S. stocks, bonds, money market products like T-bills or a selection from thousands of mutual funds offered by Canada's leading companies.

Let us know when it is convenient for you to talk with one of our non-commissioned wealth management professionals.



penfinancial.com

Let's talk about putting some savings tools in place that will help grow your money.

Whether you're looking to set money aside so your daughter can attend Niagara College, or simply want to grow your retirement nest egg, we believe that every member deserves a customized savings plan no matter how much (or how little) is in their account.

This free expert advice and personalized planning will help you save through all stages of life. Our full range of commission-free products, including a comprehensive variety of mutual funds, has helped many of our members realize that using PenFinancial Credit Union as their primary financial institution just makes sense.

Your Deposits are Protected.

Choose from a variety of savings and investment options including:

- Savings and chequing accounts
- Guaranteed Investment Certificates (GICs)
- Tax Free Savings Accounts (TFSA's)
- Index-Linked Term Deposits
- Comprehensive selection of Mutual Funds
- Registered Retirement Savings Plans (RRSPs)
- Registered Education Savings Plans (RESPs)
- Registered Retirement Income Funds (RRIFs)

The Deposit Insurance Corporation of Ontario (DICO) insures all non-registered deposits up to \$100,000 and provides unlimited deposit insurance on registered deposits.

penfinancial.com



Saving & Investing to Help Grow Your Life



Saving & Investing

	Growth Savings	U.S. Dollar Account	E-Savings Account	Tax Free Savings Account (TFSA)	Registered Education Savings Plan (RESP)	Registered Retirement Savings Plan (RRSP)	Registered Retirement Income Fund (RRIF)	Guaranteed Investment Certificate (GIC)	Index-Linked Term Deposit	Managed Money Solutions
DESIGNED FOR	Members who want quick access to their funds	Members whose funds and transactions are in U.S. dollar amounts	Members who are comfortable doing the majority of their banking through self serve transactions and want a higher rate of interest	Members who want a tax free alternative to savings	Members who want to save for their child's post secondary education	Members requiring a retirement savings plan	Members who want to convert their RRSPs to another retirement option	Members who want to invest their savings at a guaranteed rate of return	Members who want higher growth opportunity without the risk of losing their principle investment	Members that are looking for professional management, diversification of holdings to optimize performance and minimize risk in a single solution
PLAN DETAILS	Daily interest savings account Interest calculated on minimum daily balance and paid monthly	Interest calculated on minimum daily balance and paid monthly	No monthly fee Interest calculated daily and paid monthly	Available as an accumulator savings account or as Guaranteed Investment Certificates with a number of available terms and rates	Federal government will provide a Canadian Education Savings Grant (CESG) on the first \$2,500 invested annually for qualifying children	Flexible plans with automatic contributions Anyone with "earned income" subject to Canadian taxation may contribute to an RRSP	Fund is set up to make regular payments over a designated period of time	Short term: 30 to 364 days Long term: 1 to 5 years Investments as low as \$1,000, \$250 for Sprout Members	Investments linked to the S+P/TSX 60 Index	Managed by a team of top investment professionals who handle all the details from buy and sell decisions to tax strategies and performance monitoring
ADDITIONAL BENEFITS	No minimum balance requirement No monthly maintenance fees	No minimum balance requirement Two free debit transactions per month	Competitive interest Free online or mobile inter account transfers Unlimited transactions through PFCU ATMs	Contribute up to \$10,000 per year without being taxed on investment income or capital gains	Income earned accumulates tax free until withdrawn Individual RESP or family RESP plans can be set up to accommodate one or more children	You can make part or all of any contribution to a plan in your spouse's or common-law partner's name	Member controls the amount and frequency of payment, as well as the type of investment vehicle	Interest can compound to term or pay into an account, and is paid annually or at maturity Automatic renewal option	Offers a potentially higher growth opportunity since rates of return are linked to the stock market No commission or management fees	We will help you choose a portfolio that ranges from secure income to high growth allowing for solutions that address investment needs now and down the road
DID YOU KNOW?	If you have a PenPremium/ PenGolden chequing account, your service fees are waived	U.S. term deposits are available, see your branch for details	Set up a Save the Change Program and we'll round up your debit card purchases and transfer the difference to a savings account	Unused TFSA contribution room can be carried forward to future years	You can change the beneficiary or transfer RESP earnings to your own or spousal RRSP*	The Home Buyers' Plan (HBP) is a program that allows you to withdraw up to \$25,000 of your RRSPs to buy or build a qualifying home	You can transfer a RRIF from another financial institution to PenFinancial at any time	Short term GICs are available at discretionary rates, See branch for details	Index-linked term deposits are RRSP, TFSA & RRIF eligible	With as little as \$1,000 you can open a managed money solution and can set up a monthly accumulation plan with a minimum of \$25

*certain limits and conditions apply
PenFinancial Credit Union is pleased to service pension transfers from LIRAs, LRRIFs, and LIFs. Enquire at your branch for details.

Mutual funds are offered through Credential Asset Management Inc., and mutual funds and other securities are offered through Credential Securities Inc. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual funds and other securities are not insured nor guaranteed, their values change frequently, and past performance may not be repeated. Credential Securities Inc. is a Member - Canadian Investor Protection Fund. ©Credential and Credential Securities are registered marks owned by Credential Financial Inc. and are used under license. Northwest Funds and Ethical Funds are registered marks and trademarks owned by Northwest and Ethical Investments L.P. CSI 2004 12 016

let's grow together.