

Which investment is right for me?



Looking for an investment?

We offer a great selection of Term Deposit Investment options in addition to savings accounts.

You can choose redeemable or non-redeemable 1-5 year Term Deposits, always at competitive interest rates.

Encompass CU is pleased to offer a variety of

- ▶ Investment Options including:
 - ▶ Redeemable short Term Deposits
 - ▶ Non-redeemable 1-5 year Term Deposits
- ▶ Registered Investments including:
 - ▶ Tax Free Savings Accounts
 - ▶ Retirement Savings Plans
 - ▶ Retirement Income Funds
 - ▶ Registered Educational Savings Plans through the Deposit Referral Program with Concentra Financial

Savings Accounts

We also offer a wide assortment of savings accounts for all your personal, business or agricultural needs. All of our savings accounts have no monthly account fee!

- ▶ Our Personal Everyday, Edge, and Enrich High-Interest Savings Accounts allow your savings to earn interest
- ▶ Need a FAT CAT or My Student Advantage Savings account? Choose the Savings account that's right for you and it becomes what you need it to be.
- ▶ The Explore US Savings helps US currency to grow with interest paid on balances of \$5000 and more
 - ▶ For more information on saving with Encompass CU ask our Exceptional Staff or check out our brochures on Savings Accounts!

It's always a good time to secure your financial future by contributing to an RSP. Not only do your RSP contributions reduce your taxable income each year but your investment income is also tax-sheltered until you withdraw the money.

Retirement Income Fund (RIF)

Take control of your retirement earnings and enjoy the flexibility of a RIF. Whether you decide to take out the minimum requirement each year or more than the requirement, you can choose when and how often you receive payments. As your RIF gradually supplements your retirement income, the money still in your RIF will continue to earn tax-sheltered investment income for you.

Tax Free Savings Account (TFSA)

A TFSA is a great way to save money and the best part is that the investment income you earn is completely tax-free! TFSA's don't affect income based benefits such as Old Age Security, Guaranteed Income Supplement, or National Child Benefits and there is no upper age limit for contributing to your TFSA.

Term Deposits

Term Deposits are a safe and flexible way to invest your hard earned money. Your principle is protected and you receive a guaranteed interest rate. With various terms to choose from you can invest your money for the term that works best for you and your needs.

Registered Educational Savings Plan (RESP)

RESPs are a great way to kickstart your child's educational funds. RESPs are a tax-deferred savings vehicle with direct government assistance by the Government of Canada to help save for a child's post secondary education.

100% Deposit Guarantee

For more customized investment choices, fill out this form, and we will call you to set up an appointment with one of our Exceptional Staff!

Name

Phone

Email

I'm interested in
Parking my contribution

An RSP Top Up Loan (to get me back on track)

An RSP Line of Credit (to keep me on track)

I consent: to having Encompass Credit Union contact me at the above phone number for the purpose of discussing my choices as noted above.

Note: No financial institution or person acting in the transaction with the approval of a financial institution shall require as a condition of any transaction that a person who receives a product or service under the transaction must transact additional or other business with the financial institution or other person providing the product or service, except in prescribed circumstances.

X

X

Signature(s)

Referred by

Branch

Date

**Open An
Account
Online**

You can even open
an account online!
Fast, Simple, Secure
at: encompasscu.ca

Next stop? PlanWright Financial!

For more customized investment choices, fill out this form, and we will call you to set up an appointment with PlanWright.

Name _____

Phone _____ e-mail _____

I'm interested in:

- | | |
|--|--|
| <input type="checkbox"/> Financial Planning* | <input type="checkbox"/> Life or Mortgage Insurance |
| <input type="checkbox"/> Retirement Planning | <input type="checkbox"/> Disability Insurance |
| <input type="checkbox"/> Estate Planning | <input type="checkbox"/> Critical Illness Insurance |
| <input type="checkbox"/> Annuities/RRIFs | <input type="checkbox"/> Group Insurance |
| <input type="checkbox"/> RRSPs | <input type="checkbox"/> Shareholder/partnership Insurance |
| <input type="checkbox"/> RESPs | <input type="checkbox"/> Key Man Insurance |
| <input type="checkbox"/> TFSA's | <input type="checkbox"/> Office Overhead Insurance |
| <input type="checkbox"/> Mutual Funds* | |
| <input type="checkbox"/> Segregated Funds | |

*Mutual funds and related financial planning services are offered through Credential Asset Management Inc.

- I consent:** to having PlanWright Financial contact me at the above phone number or email for the purpose of discussing my financial planning, insurance and investment needs.
- Staff received:** verbal consent from the member to be contacted.
Date: _____ (only when member is not present)
Staff Initial _____
- I authorize:** Encompass Credit Union to provide PlanWright Financial/Credential Asset Management Inc. with the information pertaining to a non-obligation financial plan, life insurance quote, disability quote, or investment options, being prepared by PlanWright Financial / Credential Asset Management Inc.

Note: No financial institution or person acting in the transaction with the approval of a financial institution shall require as a condition of any transaction that a person who receives a product or service under the transaction must transact additional or other business with the financial institution or other person providing the product or service, except in prescribed circumstances.

PlanWright Financial/Credential Asset Management Inc. to provide Encompass Credit Union Ltd. with information pertaining to the financial plan, life insurance quote or other information received through the services of PlanWright Financial/Credential Asset Management Inc.

X _____
X _____
Signature(s)

Referred by _____

Branch _____ Date _____

PlanWright
FINANCIAL
for your peace of mind

We're easy to reach

Email us at askus@encompasscu.ca
or contact your local branch:

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Chauvin	780.858.3751
Consort	403.577.3949
Edgerton	780.755.4064
Hardisty	780.888.2883
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YOUR INVESTMENTS



Invest in your future

We can help
you get there!



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