



## *Retirement Income Advantage Account: RIFF*

### **Enjoy your retirement with security *and* flexibility**

#### **High-interest RRIF investment options**

- Retirement Income Advantage Account
- Guaranteed Investment Certificate (GIC)
- Short-term GIC deposits

#### **What is it?**

It's a Registered Retirement Income Fund (RRIF). It turns your RSP into steady income for your retirement. You've worked hard for this – and your money should *keep* working. That's where the Retirement Income Advantage Account makes all the difference.

#### **1. Feel the freedom**

- Fast and easy access whenever you need it. You'll never pay fees for withdrawing
- Enjoy same-day access to your money when you deposit your RRIF payments into your personal, non-registered Advantage Account
- Scheduled payments as often as you'd like (as long as they add up to the minimum amount you're required to withdraw each year)

#### **2. Keep your money working for you**

- You'll still be earning high interest every day on the full balance
- Plus, your money is eligible for CDIC protection

#### **Secure great rates with GICs**

- Guaranteed growth – no matter how the market performs
- Terms of 30 days to 5 years, all eligible for CDIC protection

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**Talk to your advisor to open an account or get more information.**

\*As at \_\_\_\_\_, the variable interest rate of \_\_\_\_\_ is applied to all funds in the account. Interest is calculated daily on the total daily balance and paid monthly. Rate is subject to change.

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