
Helping you grow, protect, and realize your wealth
Community Savings
Wealth Management

Financial Check-Up

1. Do you know if a TFSA or RRSP is better suited for your needs?
Yes | No

2. Do you set aside at least 10% of your gross income for saving and/or investing?
Yes | No

3. Do you have enough savings to cover at least 3-6 month's worth of necessary expenses?
Yes | No

4. Are you saving enough for retirement?
Yes | No

5. Are you properly insured?
Yes | No

6. Do you have a financial advisor that is helping you achieve your goals?
Yes | No

If you answered 'No' to any of these questions, we can help! Speak to one of our Wealth Management experts today.

Helping you grow, protect, and realize your wealth

At Community Savings we're committed to providing you with solutions and sound advice to help you achieve financial success.

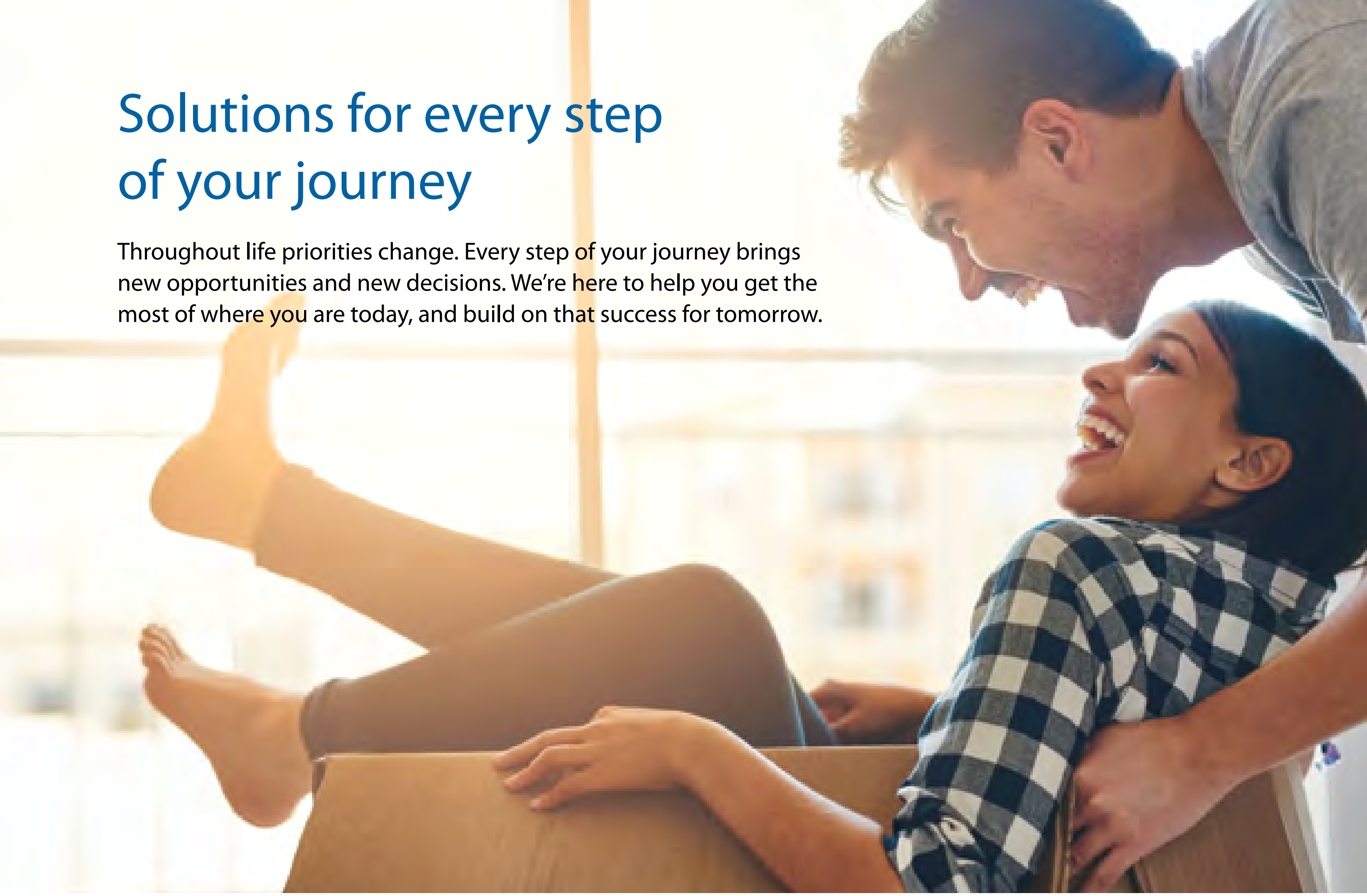
At Community Savings, we're dedicated to finding the optimum financial solutions for you by providing the insight you need to reach your goals. We know life is unpredictable, but with the right plan, the right perspective and the right advice, we can help you manage the surprises.

A wealth management plan is essential to long-term security, yet getting started and staying on track can be a challenge. Our accredited Wealth Management professionals are here to help. We take the time to learn about you, your needs, your hopes and your goals.

*Canadians with a financial advisor and plan have as much as four times more investment growth than those who don't.**

As your union's credit union, we can appreciate the value that union pensions can bring and we are trained to find ways to help you fit these benefits into your overall plan. Together, we will develop a wealth management plan that lets you take control of your finances and puts you and your family on the path to financial security.

* IFIC, 2016



Solutions for every step of your journey

Throughout life priorities change. Every step of your journey brings new opportunities and new decisions. We're here to help you get the most of where you are today, and build on that success for tomorrow.

Start & Save

Knowing what you want to achieve helps us design a plan to get you there. Together, we can build a solid foundation for your future financial security. We can help you with:

- Saving for the future
- Reducing your debt
- Making a big purchase
- Establishing investments
- Ways to save with RRSPs & TFSAs

Grow & Gain

With a solid financial base, it's time to start using smart strategies to take advantage of the options and opportunities in front of you.
We can help you with:

- Home ownership
- Insurance**
- Tax solutions
- Growing your investments
- Building savings

Enjoy The Rewards

Having built up a base of equity and savings, you can begin to consider the next phase of your wealth management plan.
We can help you with:

- Using retirement income effectively
- Estate planning
- Adjusting your will
- Leaving a legacy

Achieve your goals through smart investing

We have products that allow you to save for tomorrow, while enjoying today. Our accredited financial professionals can advise you on which investment alternatives are ideal for you.

We have the solutions to help you achieve financial well-being

Registered plans with tax benefits

Part of saving for tomorrow is managing the amount of taxes you pay today. Our wealth management advisors can identify which investments will benefit from a government-registered plan, such as:

- Registered Retirement Savings Plans (RRSPs)
- Tax-free Savings Accounts (TFSAs)
- Registered Retirement Income Funds (RRIFs)
- Registered Education Savings Plans (RESPs)
- Registered Disability Savings Plans (RDSPs)

Investments that secure your capital

There are times when you want to protect your initial investment. With options that are fully guaranteed, you can rest assured that your money will always be secure with investments such as:

- Term deposits
- Savings accounts

Investments

Everyone has different investment needs. When determining which options are right for you, consider the duration and your level of risk tolerance. Credential® wealth management advisors can help you diversify your investments to maximize your potential return through:

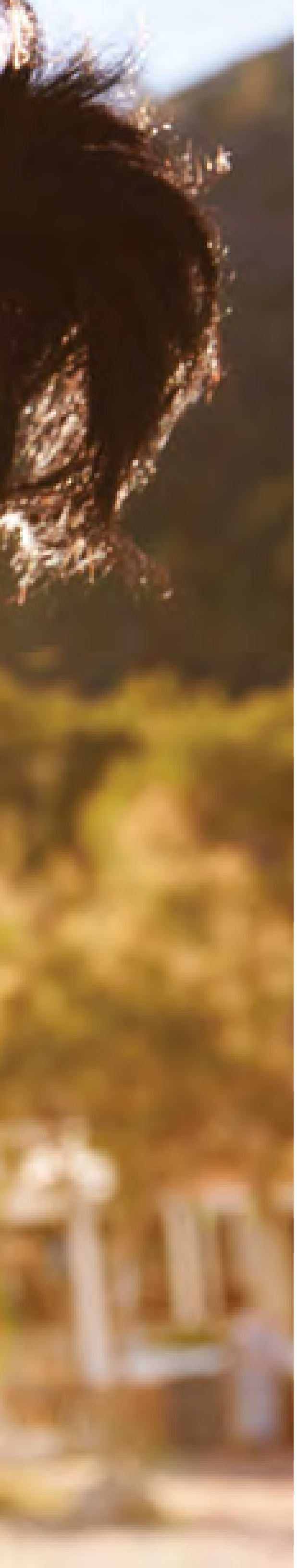
- Mutual Funds*
- Bonds*
- Exchange-traded funds*
- Stocks*

Protection

Insurance delivers the peace of mind that allows you to focus on the possibilities. Our advisors can help you structure an insurance plan based on your unique needs. Protect what's important to you, with products such as:

- Life insurance**
- Mortgage protection**
- Disability coverage**
- Critical illness coverage**
- Involuntary loss of employment coverage**


Helping you grow, protect, and realize your wealth



Grow your wealth with meaningful advice and a tailor-made plan

Your wealth management plan is about making your money work for you, so you can fully enjoy your life. And because everyone's goals are unique, our planning process helps us create a custom strategy that's ideal for you.

We provide a four-step approach to help you achieve financial success.

1

Personalize

We'll meet, and talk about your personal goals. They can be short term, long term or a blend of both. By understanding where you want to go, we can develop a plan to help you get there.

2

Plan

We'll create an integrated plan that considers the various aspects of your financial life. Our proven strategies for financial success will be tailored to your specific needs and stage of life and allow you to take charge of your finances and build a secure financial future.

3

Prosper

Once we have defined your unique wealth management plan, we put it into place. By implementing a mix of investment products and services, we work with you to reach your goals.

4

Perfect

We regularly revisit your plan. Goals may have changed, or other wealth-building opportunities may arise. By reviewing your financial situation, we're able to ensure that you continue to move towards financial security.

Schedule a meeting with an accredited Community Savings Wealth Management expert. After hours, at home, or over a coffee, our mobile experts can meet with you at your convenience. We can help you achieve financial success.

Community *Savings*

the unions' credit union

Call today to speak with a
Community Savings Wealth Management expert.

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