

# FINANCIAL FRIDAYS

## Investment Products



Enter to win a prize from



925 Stockdale Road  
North Bay, ON  
P1B 9N5

(705) 494 7879  
[rbcroyalbank.com](http://rbcroyalbank.com)



# 1.

# Investment Vehicles

Investment vehicles can be used for different goals. However, your investment plan or solutions inside each are the same. Some investment vehicles include:

- TFSA
- RRSP
- RESP
- Non-registered



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# 2. Tax-Free Savings Account (TFSA)

- A TFSA allows investment income and capital gains to grow tax-free
- This tax-free growth means your money grows more quickly in a TFSA than in a taxable account
- No tax is paid on any funds that are withdrawn from the account, please note you lose the contribution room for that year
- TFSA contributions are limited per individual, make sure to check your contribution room with CRA before investing
- Read more here:  
<https://www.rbcroyalbank.com/investments/tf-sa.html>



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# 3.

## Registered Retirement Savings Plan (RRSP)

- An RRSP is a personal savings plan that allows you to save for long-term goals, specifically your retirement
- There are special circumstances when you can withdraw from your RRSP early (i.e. Home Buyers' Plan)
- It allows earnings to compound on a tax-deferred basis and can reduce your taxable income at the end of the year
- Taxes are paid on the funds withdrawn from the account
- RRSP contributions are limited per individual, make sure to check your contribution room with CRA before investing
- Read more here - <https://www.rbcroyalbank.com/investments/rrsp.html>



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# 4.

## Registered Education Savings Plan (RESP)

- An RESP is a tax-deferred account and an effective way to help plan for a child's future
- Government grants may be available for children under the age of 17
- Taking advantage of this account can give your child up to a max of \$7,200 from the government towards their post-secondary education
- Read more here:

<https://www.rbcroyalbank.com/investments/resp.html>



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# 5.

## Investment Solutions

No matter what investment vehicle you use, there are many investment plans and solutions that can suit your needs (e.g. cash, GICs, stocks, mutual funds)



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# 6.

## Learn how we can help you invest for what matters to you

- Speak with an RBC Advisor at a branch near you
- Contact us at 1-800-769-2511
- Visit us online at [rbcroyalbank.com/investments](https://www.rbcroyalbank.com/investments)
- Investment Calculators and Tools

<https://www.rbcroyalbank.com/investments/investment-calculators-tools.html>



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# Join us on Instagram Live



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**Tuesday, November 30th | 11am**

**Enter to win at [nusu.com/rbc](https://nusu.com/rbc)**

\*You must join the Instagram Live in order to win



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