



Educators Financial Group
Financial Literacy Tip of the Month
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TFSA: Totally Financially-Smart Asset

No matter where you are in your education career, think of a TFSA (*Tax-Free Savings Account*) as one of the smartest ways to invest. Whether you're looking for a bit of extra cash to 'build your own gratuity' (*to add to your pension income during retirement*), maximize the summer months, or finally take that 4-over-5, the sooner you get a TFSA with Educators working for you, the sooner you can make those financial dreams a reality. To take full advantage of the tax shelter, don't invest your TFSA in just anything. Most banks may steer you into a super-safe savings plan or guaranteed investment certificates that offer very low interest, limiting your TFSA growth over time. For better growth potential, look to stocks or mutual funds.

To see how an Educators Financial Group TFSA can potentially get you greater returns – and an all-new Apple iPad – visit our contest page at www.educatorsfinancialgroup.ca/tfsa-bonus.

Educators Financial Group has been offering financial planning plus a wide selection of investing and lending products and services **exclusively to teachers, educational workers, and their families since 1975**. We were created by OSSTF/FEESO and are still OSSTF/FEESO-owned to this day. This history helps us understand your needs better than any other financial institution. To learn more about how we can help you reach your financial goals, visit us at www.educatorsfinancialgroup.ca