

# Make your TFSA work for you

Tax-free investment growth and great interest rates make the TFSA a clear winner for savvy savers. Plus, you can choose from a variety of investment options within your TFSA to suit all kinds of savings goals.

Answer these simple questions to explore how a TFSA could fit into your overall plan and help you maximize your savings.

**LET'S START AT THE END.**  
When will you need to withdraw your funds?



*I'll need the funds in less than 1 year*

Do you have money to add right now?

Not yet. I'll add monthly

Yes, I have a lump sum and I'll add more when I can

Kick start your savings with pre-authorized debits to a savings account first.



## Variable Savings

Given your goals and timeline, consider saving your funds in a variable TFSA.

At SCU, you'll:

- Earn interest right from dollar one
- Access funds when you need them
- Enjoy a 100% deposit guarantee\*

### Next level

As you begin to grow your savings, consider diversifying by adding GICs and/or mutual funds to your portfolio.

Open a variable TFSA online.



*I'll reach my goal in about 1-5 years*

Do you have a set timeline for your goal?

No, I'm saving for a rainy day

I have an end date in mind

Do you have money to add right now?

Not yet. I'll add monthly

Yes, I have a lump sum now and I'll make regular contributions



## Guaranteed Investment Certificate (GIC)

For mid- and long-term goals with a known endpoint, choose a GIC.

At SCU, receive:

- Guaranteed rate of return
- 100% deposit guarantee\*
- Choice of term length from one to five years

### Next level

Explore how Index-Linked GICs can help you participate in the market while protecting your principal investment.

Call us at 1.800.728.6440 to book an appointment with a member service representative.



*I'm in for the long haul (5+ years)*

Are you comfortable with market variability?

No

Yes



## Mutual Funds\*, Stocks\*, or Bonds\*

If you're saving for more than five years, consider mutual funds and/or market-related products.

- Diversify your portfolio
- Professionally managed
- Potential for greater returns overall

### Next level

You deserve a plan. As your money grows, consider meeting with an advisor who can ensure you're doing all you can to build your wealth and protect what matters.

Speak with a Credential Asset Management Inc. or Credential Securities Inc. advisor at SCU. Call us at 1.800.728.6440, or have us contact you.



\* At SCU, all deposits are guaranteed 100% by the Deposit Guarantee Corporation of Manitoba. This includes savings accounts, chequing accounts, RRSPs, RRRIFs, TFSAs, and GICs.

Everyone's saving situation is unique – and there are many strategies that work for different circumstances. The advice above is meant to provide general information only, and does not constitute financial, accounting, tax, legal, or other professional advice. We encourage you to seek personalized advice from qualified professionals regarding your unique savings needs and goals.

\*\* Mutual funds and financial planning are offered through Credential Asset Management Inc. Mutual funds and other securities and securities related financial planning are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc.