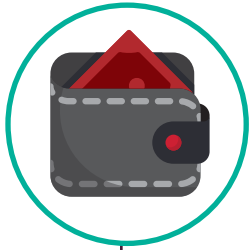


Make your TFSA work for you

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



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



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

Are you comfortable with market variability?

No

Yes



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

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***



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.



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.



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.

Open a variable TFSA online.

Call or book an appointment online.

Contact an Aviso Wealth Advisor or Aviso Mutual Fund Investment Specialist at 1.800.728.6440.

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

**GICs require a minimum contribution of \$500. If you choose a GIC for your TFSA, and are making regular contributions, first save in a variable TFSA until you have the minimum \$500 contribution needed for a GIC.

***Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Unless otherwise stated, mutual fund securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions.

Everyone's saving situation is unique – and there are many strategies that work for different circumstances. We encourage you to seek personalized advice from qualified professionals regarding your unique savings needs and goals.