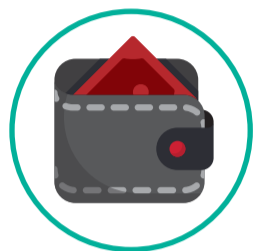


# Make your TFSA work for you

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*



## 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.



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

Are you comfortable with market variability?

No

Yes

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\*\**



## 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, RRIFs, TFSAs, 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 related financial planning services are offered through Credential Asset Management Inc. Mutual funds, other securities and securities related financial planning services are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc. The information contained in this newsletter is provided as a general source of information and should not be considered personal tax advice, investment advice or solicitation to buy or sell any mutual funds.

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.