

Optimize Your Client's RRSP Contribution Strategy

UNIQUE sales software helps you significantly increase RRSP business while benefiting clients

With interest rates still near 40-year lows, 78% of taxpayers have unused RRSP contribution room averaging over \$19,000. These clients should be wondering if borrowing to catch up on RRSPs makes sense. A better question to answer is:

"What is the best amount to contribute this year, using available and perhaps borrowed funds, accounting for different tax brackets and most importantly, investor behaviour?"

Help clients understand the best amount to catch up on RRSPs this year as part of an optimized, long-term contribution strategy. Show them the optimal combination of forced and automatic savings approaches to reduce the behavioural risks of spending RRSP refunds and reduced contributions.

Talbot Stevens' new web-based software provides a complete process-driven solution that is easy to use and produce one-page Action Plans that benefit clients and increase business.

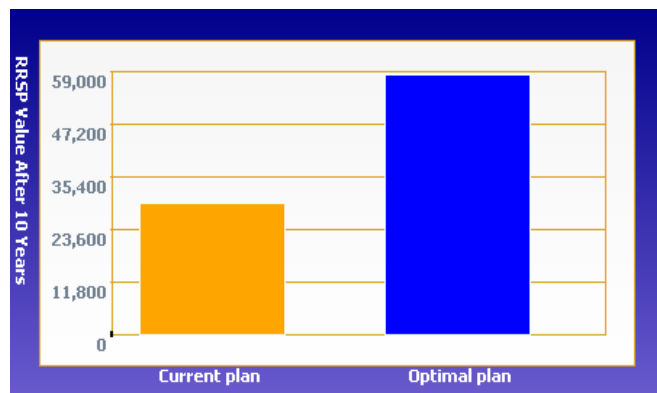
Significantly increase short-term business. First-year RRSP contributions for most mass-affluent clients will be 2-10 times larger.

Increase long-term business. Over 75% of taxpayers can increase their RRSP over 10 years by at least 28-92%.

Increase client trust, by objectively showing how some clients are better off catching up less than the maximum.

"Unbelievable" ROI. Increased commissions in the first year alone from only one client are several times the low annual licensing fee.

Current vs. Optimal Contribution Plans



Special Limited-Time Discount. Order Talbot Stevens' RRSP Contribution Optimizer software before Dec. 1, 2009, mention the special discount for advisors and **save \$15** off of the \$95 annual licensing fee. To order, email info@TalbotStevens.com or call (519) 663-2252. Visit www.TalbotStevens.com to learn more.