

# Bilingual Software ... Talbot Stevens'

## Leverage Professional

### Increase RRSP and Non-Registered Business by Introducing Conservative Leverage as a Part of a Client's Financial Plan

- ▶ Show how conservative leverage can increase baby boomers' retirement funds when equity returns are less than two-thirds of the interest expense
- ▶ **NEW** printout option for client signatures minimizes business risk by ensuring clients receive full disclosure for a range of projected returns
- ▶ Quantify how RRSP Catch-Up loans can benefit investors when returns are *half* of the cost of borrowing
- Compare the net benefit of leveraged vs. unleveraged investing for **RRSP Catch-Up loans, interest-only leveraging** and **term loans**
  - Increase RRSP business by comparing the RRSP Catch-Up strategy to annual RRSP investing where refund is spent, reinvested, or grossed-up
- Automatically calculates the **critical "Better Than" return** needed for leveraging to be better than not leveraging
- Shows results for **5 projected returns**, so clients understand when leverage can help or hurt them
- Print **1-page Summary Report**, or Detail Projections showing year-by-year results
- Non-registered projections **account for taxable distributions**
  - Can be used for accurate future value analysis for lump-sum and annual investments
  - Quantify exactly the tangible benefit of using tax-efficient funds
- **Simple, efficient interface** with **AutoCalc** feature to automatically update results
  - Basic and Advanced Details modes keep interface simple for normal use, while allowing advanced users full access to all analysis parameters

### **FREE BONUS**

For a limited time, order 100 copies of Talbot's booklet *Dispelling the Myths of Borrowing to Invest* (\$6.00 each) and get a 1-year license for Leverage Professional for **FREE — over a \$100 value**. To learn more, call (519) 663-2252 or e-mail [info@TalbotStevens.com](mailto:info@TalbotStevens.com).

- o Yes, please send 100 English leverage booklets for \$6.00 each plus shipping and GST, and include the 1-year license for Leverage Professional for **FREE**.
- o Yes, please send Talbot's Leverage Professional; \$95 for a 1-year license. Total cost with taxes is \$109.25 for Ontario residents, \$101.65 outside of Ontario. Fax to (519) 663-1101.

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Company: \_\_\_\_\_

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~ **60-day satisfaction guarantee** ~ Please allow 2-4 weeks for delivery ~