### How to build an

# Emergency Fund

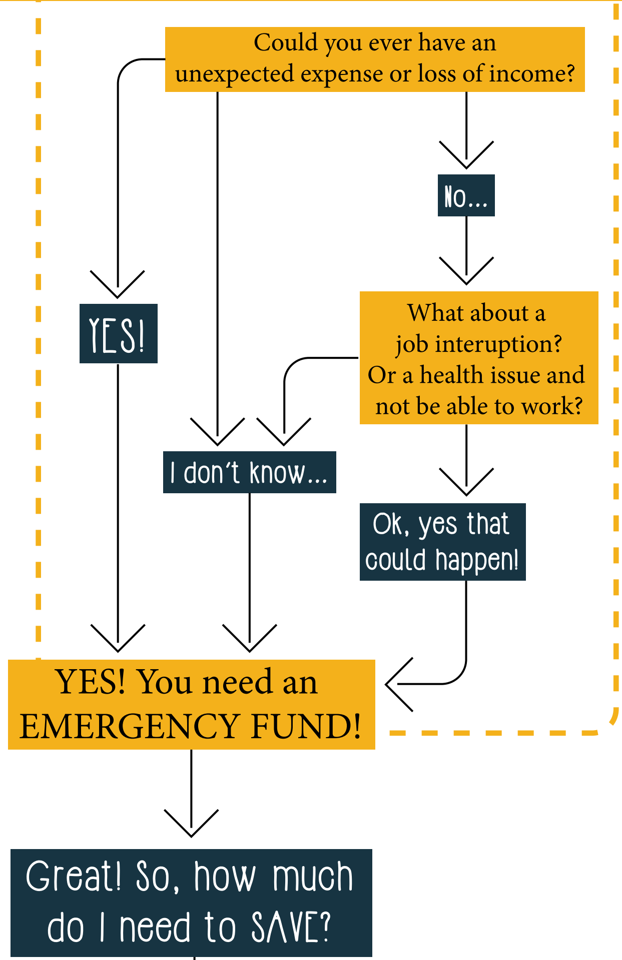
### with your ATA Group TFSA

CAPITAL PLANNING

## Do you need an EMERGENCY FUND?

Disaster can strike us when we least expect it. What if your income stopped - even in the short term? What if someone in your family got really sick. Or even something as simple as the water heater breaking. How would you pay for that?

Right now, you have a choice in how to handle that. You can choose to start saving for the unexpected, or you can choose to do nothing and hope for the best.




## Why use the ATA Group TFSA for my emergency fund?

If you set up your emergency fund through the ATA Group TFSA, it has the potential to start earning compound interest from the first dollar you invest. That means two things:

1. Potential for more growth
2. No lower limit for investment - you choose your funds and your contributions start earning compound interest immediately

**3 months' salary* or 3 months' expenses**

*3 months' take-home pay is about $17,000

### Easy digital application - one form!

And no appointment required.

1. Go to www.capitalplanning.ca/forms for the application forms.
2. Email your completed forms to rrsp@capitalplanning.ca

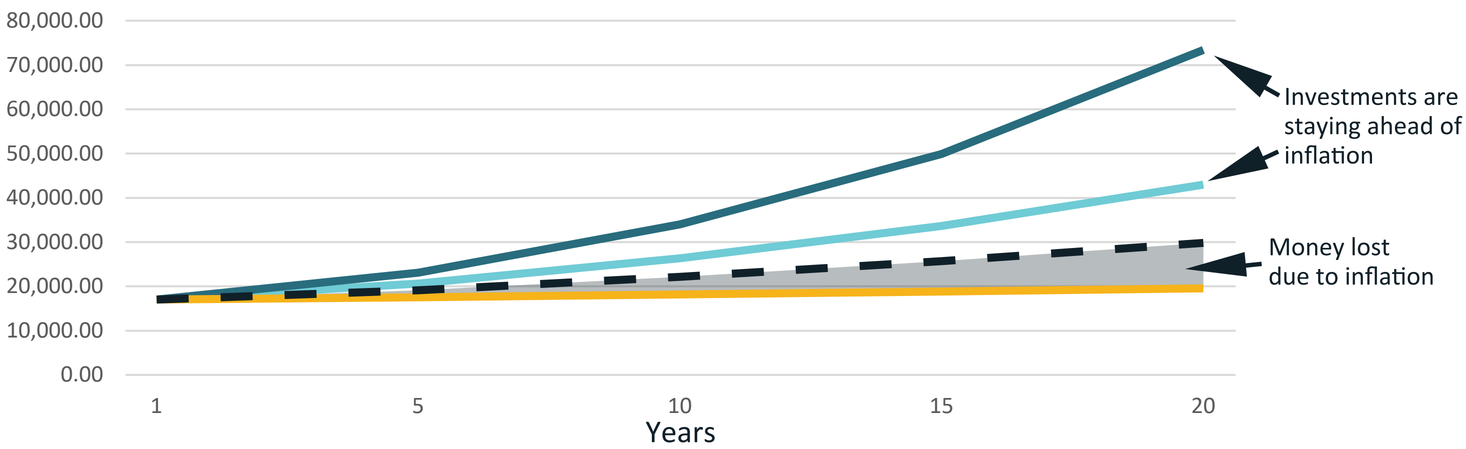
**Questions?**
Email: strategies@capitalplanning.ca

## Stay AHEAD of Inflation

**With inflation, your money is worth LESS every year.**
**Investing your money wisely can help it stay ahead of inflation.**

How to read this graph:

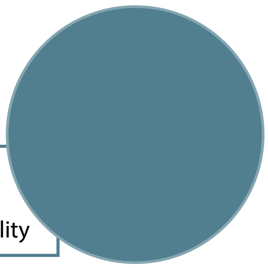
- 8% growth - your investment with a (potential) 8% return
- 5% growth - your investment with a (potential) 5% return
- 0.75% growth - your savings with very little growth (low return TFSA or just a savings account)
- 3.00% inflation rate - this is what reduces the value of your money overtime (average over a lifetime)




If you're using your TFSA as an emergency fund, we often suggest investing a little more conservatively.

Select funds that have been stable during recent market corrections.

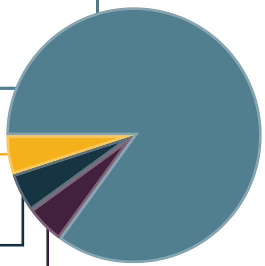
***100% Balanced Portfolio - LBAPO***
5.78% 10 year return*
Balance between growth & income + lower volatility



## Some fund examples from the ATA Group Savings Program

But you may want to add some funds that are focused on growth to help build your savings faster.

***85% Balanced Portfolio - LBAPO***
5.78% 10 year return*
Balance between growth & income + lower volatility



Growth Focused Funds

***5% Canadian Equity LNABG***
9.74% 10 year return*

***5% US Companies - S329***
13.67% 10 year return*

***5% Global Growth- GGR***
12.16% 10 year return*

*as of September 2023