How to Save for your FUTURE with your ATA Group Savings Plans

CAPITAL PLANNING

Top ways that teachers use the ATA Group RRSP

- **Reduce your taxable income, right now while you're in your highest income earning years.**
- **Can be use to access the Home Buyers Plan (HBP) and the Life-Long Learners Plan (LLP).**
- **Retirement income that you control—supplement your pension and reduce any financial gaps.**

Why choose the ATA Group RRSP?

The ATA Group RRSP enables you to invest right from your payroll.

How Payroll Deduction works

Your **RRSP contribution** is taken off your pay cheque BEFORE taxes. You are then taxed on the remainder of your pay.

Why is Payroll Deduction so important?

Immediate Tax Savings means that you get your tax return back on that same pay cheque.

Automatic savings, investing every month gives you the potential to earn more compound interest and grow your savings faster.

Your Actual Cost* (What comes off your pay cheque)	***How much is INVESTED in your Group RRSP***
$69.50	$100
$139.00	$200
$208.50	$300

This difference is your TAX SAVINGS!

Tax bracket = 30.5% · Yearly taxable income = $55,867 - $111,733
*These are estimate figures only, check your Notice of Assessment.

Additional features:

- Institutional Fund Managers from some of the most successful fund companies in the world
- No set-up fees or annual transaction charges -- plus no cost to make investment changes
- Confidential online access to manage your portfolio

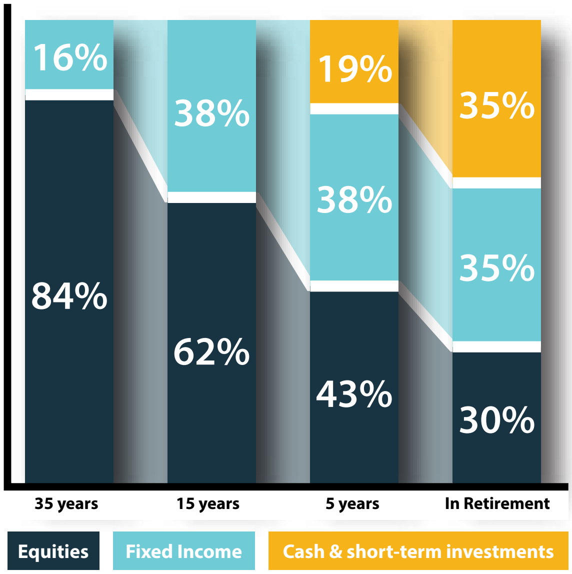
Capital Planning Providers of your **ATA Voluntary Benefits**

780-463-6128 1-800-661-8755 strategies@capitalplanning.ca www.capitalplanning.ca

ATA Group RRSP + PRD 01.2024

Choose the default fund for an EASY and reliable investment!

Fidelity ClearPath (Target Date Funds)



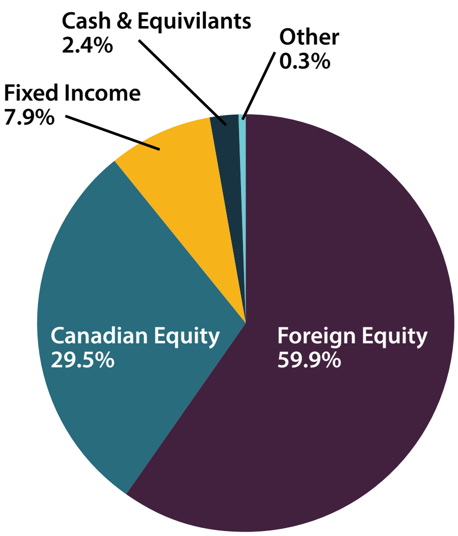
The default investment in the ATA Group RRSP is Fidelity ClearPath.

As a Lifecycle Investment, ClearPath uses your age range to automatically choose an asset mix for you based on your stage in life.

- Further away from retirement = focused on growing your investment
- Closer = Focused on protecting your investment

Every five years, it automatically changes the mixture of funds to become more conservative – without you having to do anything.

With over $207 billion in investments, Fidelity is one of the strongest, most experienced fund companies in the world.



Composition Example:

ClearPath 2045 Fund (Fidelity)**

Investments at every stage are made up of a mix of different categories, in order to capitalize on the upside of growing markets, but also to protect you when one kind of investment goes down as part of its normal cycles – essentially "spreading out the risk".

**Fund choice based on retirement age of 65 in 2045.

Ready to get started?

Download the forms here: www.capitalplanning.ca/forms

Questions? Need a little extra guidance? The team at Capital Planning is here to help!

- ☑ Financial Advisors for financial advice and planning
- ☑ Group Savings Plans Administrators for assistance with forms and application details

Capital Planning is the preferred financial planner for the Alberta Teachers' Association and the providers of the ATA Voluntary Benefits Program which includes the ATA Group Savings Plans.