



Investing in your future and protecting your future

is all part of YOUR Financial Wellness

40% of Canadians in a recent study who say they're "**financially unwell**" are more likely to report stress associated with their money troubles.

88% of those say they're "often" or "sometimes" **worried about their finances**.

49% say it **distracts** them at work.

Your financial wellness is measured in the way that you are able to meet your financial needs and requirements.

What plan do you have in place to help you and your financial wellness?

PLAN for your Financial Future

- ATA Group Savings Plans (RRSP, TFSA, RRIF, RESP)
- Financial Wellness Education, Advice and Planning
- Retirement Planning

PREPARE to Leave a Legacy

- Estate Planning
- Planning Giving
- Tax Strategies

PROTECT against Financial Hardship

- ATA Group Life Insurance
- ATA Group Mortgage Insurance
- ATA Group Critical Illness Coverage
- Out of Country Travel Coverage

Who is Capital Planning?

We are the Providers of your ATA Voluntary Benefits Program. For over 40 years, we've worked with thousands of teachers across Alberta to help them prepare for the future and protect their families.

We work with the ATA to provide financial wellness and pre-retirement education to teachers across the Province. This includes presenting at Teachers' Conventions, Financial Wellness and Pre-Retirement sessions alongside the Association's Teacher Employment Services.

Connect with your ATA Teacher Employment Services for upcoming Financial Wellness & Pre-Retirement sessions in your area.



CAPITAL ESTATE PLANNING CORPORATION

www.capitalplanning.ca

Providers of your **ATA** Voluntary Benefits Program

INVEST in your FUTURE



with the ATA Group Savings Plans

ATA Group Registered Retirement Savings Plan (RRSP)

Supplement your pension—or use it for a home down payment or to go back to school!

Key features of the ATA Group RRSP:

- RRSP Payroll Deduction (PRD) available through nearly every School Board in Alberta
- No transaction fees charged. (Front-end fees, set up fees, annual plan charges, self-directed plan charges, etc. – all of these are waived in the ATA Group RRSP)
- Not just for retirement: You can use your RRSP funds for the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP)
- The only RRSP program accountable to the Alberta Teachers' Association for plan performance and member service!

Pay yourself first

Set up payroll deduction (or pre-authorized contributions) and watch your savings grow.

How Payroll Deduction (PRD) works

1. **Your Monthly Contribution** is taken off your pay cheque BEFORE taxes. You are then taxed on the remainder of your pay.
2. **Your Actual Cost** is your contribution less the taxes (this is your immediate tax savings).

<i>Your Monthly Contribution</i> <i>How much is INVESTED</i> <i>in your Group RRSP</i>	<i>Your Actual Cost*</i> (What comes off your pay cheque)
\$100	\$69.50
\$200	\$139.00
\$300	\$208.50

! 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.

Capital Estate Planning

Providers of your ATA Voluntary Benefits

780-463-6128

1-800-661-8755

strategies@capitalplanning.ca

www.capitalplanning.ca

ATA Group Tax-Free Savings Account (TFSA)

Build an emergency fund, save up for something big, or just have access to a pool of savings!

Key features of the ATA Group TFSA:

- As an emergency fund, it can build compound interest until you need it
- No minimum investment needed to access the full range of fund choices in the program (unlike with many other investment institutions)
- The ability to contribute funds, and then withdraw them at any time – you don't pay tax when you take it out
- You can take money out one year, and then start building up your savings again the next year
- The only TFSA program accountable to the Alberta Teachers' Association for plan performance and member service!

ATA Group Registered Education Savings Plan (RESP)

Help the young people in your life afford the education of a lifetime!

Key features of the ATA Group RESP:

- Easy online access to sign up for the program and see how savings are growing
- Investment portfolios specifically built for education savings
- The program automatically takes care of applying for matching grants from the federal government – 20% matching up to \$2500 (in contributions) per year!
- The ability to contribute through Pre-Authorized Chequing to automatically save for the future
- Can create one RESP fund for all kids to access
- Grandparents can set one up too!

ATA Group Registered Retirement INCOME Fund (RRIF)

Create a stream of income from your RRSP!

Key features of the ATA Group RRIF:

- Easy conversion from the ATA Group RRSP to the ATA Group RRIF when you want an income stream to supplement your pension
- Automatically calculates and pays out your minimum RRIF payments to you
- The most common way that teachers convert their RRSPs (mandatory at age 71)
- Same great investment choices as the ATA Group RRSP – if there are strong returns, they can help to “backfill” money you withdraw.



PROTECT your FUTURE

with the ATA Voluntary Benefits Program

The ATA Voluntary Benefits Program is a suite of financial solutions built and managed specifically for Alberta teachers. This program has been developed to help you protect your family, your future, and your savings.

ATA Group Critical Illness Insurance

Helps cover your bills if you get diagnosed with a life changing illness: Cancer, Heart Attack, Stroke, MS and 21 other Critical Illnesses.

It gives you a lump sum cheque (\$25,000 up to \$300,000) 30 days after a diagnosis. (Also available for spouses, with an inexpensive add-on for teachers' kids!)

ATA Group Life+ Insurance

Fills in the gap between what your School Board's insurance covers (usually 2x salary) and what you actually need for Life Insurance.

If you died, would your board insurance be enough to support your family for the long term? Pay off your debts? Leave anything behind? If not, you may have an "insurance" gap that this program can help fill.

Mortgage Insurance

The biggest problem with mortgage (creditor) insurance the banks offer you: you pay for it, but really, it protects the bank. Mortgage Insurance that's part of your ATA Voluntary Benefits:

- Pays out to your family, not the bank – so they choose how to use the funds
- Travels with you from one house to the next
- Has guaranteed costs and a guaranteed payout to you, no matter how much of the mortgage you've paid off
- Can be fully paid out in 20 years (like your mortgage) – and then you own it for life, even after your house is paid off