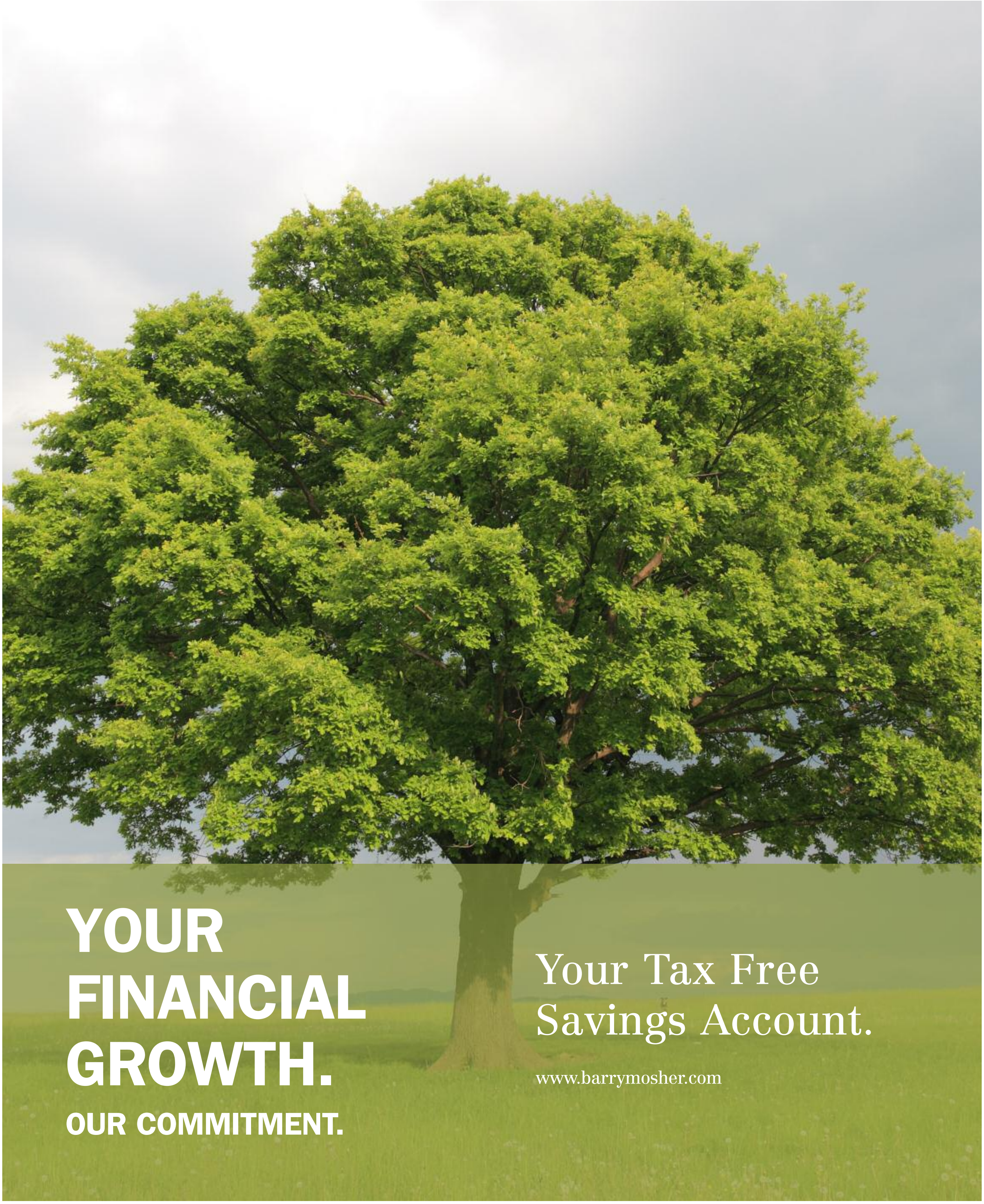

CANACCORD Wealth Management

"My goal as your Canaccord Advisor is to provide you with every opportunity for superior financial growth." Barry Mosher

TAX FREE SAVINGS. TAX FREE EARNINGS.
Complete Canaccord TFSA is a flexible registered account that allows greater opportunities to save tax-free and grow your investment even faster. Each year you can make contributions of up to $5,000 to this account. Although contributions are not deductible for income tax purposes, all earnings that accumulate within the plan are tax-free.

- Interest income is tax-free
- Capital gains are tax-free
- Dividend income is tax-free
- Withdrawals are tax-free

AN ADDITIONAL SAVINGS PLAN TO YOUR RRSP.
Whatever your financial goals, whether they are long-term or short term, financial growth is a long-term proposition. A *Complete Canaccord TFSA* can help you build additional savings to those in your RRSP by offering:

- Tax-free growth. This is a rewarding opportunity to grow your savings faster with no tax paid on investment income generated in the plan.
- Tax-free withdrawals. If you need money for long or short-term goals, you can withdraw funds from the account without paying taxes.
- Re-contribute and carry-forward. You can re-contribute the amount with drawn in the next year. Also, any unused portion of the $5,000 limit can be carried forward to subsequent years.

With a commitment to the highest standards of performance, service and professionalism, Barry Mosher has been providing clients with sound financial advice and investment experience. Supported by the resources of Canaccord Wealth Management, one of Canada's leading financial organizations, Barry provides independent thinking on building a successful long-term strategy tailored to meet individual goals. If like most Canadians, you are in the process of building financial assets, a TFSA (Tax-Free Savings Account) is a valuable opportunity to generate income, lower your tax bill and build capital all in one flexible account.

ANSWERING YOUR QUESTIONS.

Who is eligible to open a TFSA?
Canadian residents age 18 or older who have a Social Insurance Number.

What is the contribution limit?
Each year you can contribute up to $5,000 per year without paying tax on the earnings and there is no lifetime contribution limit. Effective January 2nd, 2009

Are TFSAs Tax Deductible?
No, Contribution or withdrawal slips are not issued. There are no T4 wthdrawl/contribution receipts issued, and no T3/T5 slips issued on investment income earned.

Can contributions be carried forward?
If for any reason you are unable to make your full TFSA contribution, the unused contribution room carries forward indefinitely.

What about withdrawals?
Withdrawals are completely flexible in that the amount withdrawn can be re-deposited at a later time without reducing your $5,000 annual allowance. For example, if you withdraw $3,000 one year, starting the next year or any time in the future, you can re-contribute the $3,000 plus your $5,000 annual allowance.

How does a person know how much TFSA contribution room they have left?
Clients will receive their contribution room notices from CRA when they receive their Notice of Assessment.

What investments can be held in a TFSA?
A TFSA can hold the same type of investments as your RRSP including: publicly traded securities, bonds, mutual funds, GICs and certain types of private company shares.

What happens upon death?
Upon death, the tax free status of a TFSA is no longer applicable. However, the TFSA can retain its tax-free status if the account holder's spouse or common-law partner is specifically named as the beneficiary of the TFSA, The TFSA can be transferred tax-free into the name of the surviving spouse or common-law partner without any impact on the survivor's existing contribution room.
Note: Beneficiary designation falls under provincial, not federal jurisdiction.

What can I use TFSA savings for?
Your TFSA is your money to spend as you wish. It can be used to save for anything from purchasing a home, buying a car, planning a trip or saving for your retirement.

How to Set up a TFSA?
Just give us a call and our team would welcome the opportunity to open your TFSA.

TRUSTED FINANCIAL ADVICE

For Barry Mosher and his team, trust is the basis for all successful client relationships. Trust is earned through taking the time to understand and evaluate your individual needs to ensure your investment results fit your goals. That means delivering thoroughly researched independent advice with the aim of identifying and seizing every appropriate investment opportunity. Financial advice is more than an opinion. It's built on a solid foundation of trust and concern for your financial well-being.

Barry Mosher, Vice President, Senior Investment Advisor
902.442.0175 barry.mosher@canaccord.com

Barry has been providing wealth management services since his career began with a major U.S firm on Wall Street in 1983. He has achieved numerous accolades and professional credentials over the years and is committed to providing the highest quality advice, service and investment solutions. Barry specializes in customized portfolio construction for high-net worth individuals as a part of his wealth management business strategy.

Helen Gaudet, Associate Investment Advisor
902.442.0496 helen.gaudet@canaccord.com

Helen has been in the investment industry for over 30 years. She has completed many finance related courses that have allowed her to build up a high level of knowledge about investment planning. The Canadian Securities Cours (Honours), the Professional Financial Planning Course, Options, and Insurance Course in Life & Accident and Sickness. Helen would like to take this opportunity to offer you a complimentary financial consultation to discuss your investment needs and goals.

Karmina Padmos, Investment Advisor Assistant
902.442.0176 karmina.padmos@canaccord.com

Karmina received a Bachelor of Commerce degree from McMaster University in 2005, completed the Investment Management course at NSCC in 2007, and through the Canadian Securities Institute, obtained the Professional Financial Planning Course and most recently the Financial Management Advisor (FMA) designation. Karmina is dedicated to providing Barry and Helen's clients with the highest degree of customer support and service.

Contact us for a complimentary Wealth Assessment: Toll Free 1.866.371.2262.
Or visit our website for more information www.barrymosher.com.

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