



NEW PRODUCT FOR 2009

On June 18, 2008, the Government of Canada approved legislation to introduce a groundbreaking Tax-Free Savings Account (TFSA) in 2009.

The purpose of the TFSA is to provide a savings vehicle for individuals to earn tax-free investment income.

Features of this new registered product:

- Available to Canadian residents 18 and older;
- Contributions will not be tax deductible;
- Contributions may only be made by the holder;
- Income earned and capital gains under a TFSA will be tax sheltered;
- Withdrawal of contributions and/or income will not be subject to tax;
- Maximum contribution limit for 2009 will be \$5,000;
- Unused contribution room may be carried forward and contributed in a future year;
- Withdrawals (capital and income) will increase the unused contribution room.

STARTING NOW until January 2009, you can get a head start maximizing your savings with the Caisse Pembina Tax-Free Savings Account offer. That's a few weeks of extra interest, before TFSAs officially roll out on January 1, 2009. Act now to receive these exclusive advantages:

- Caisse Pembina will allow you to purchase a term deposit now and starting January 2009, you may transfer a maximum of \$5,000 into a Tax-Free Savings Account (TFSA) at the same interest rate for the balance of the term. Caisse Pembina will also allow you to use a non-maturing term deposit to be transferred.
- You'll need to report the interest earned between the time you opened the term deposit and the time funds were transferred to your TFSA in 2009. Once your money is in the TFSA, it grows tax-free — no more tax slips!

Visit **www.caisse.biz** for more information. You can also visit your nearest branch or contact us at:

St. Claude
379-2332 / toll free 1-800-477-7075

Lourdes
248-2332 / toll free 1-866-499-5515