

Spend or Invest?

\$5,500

MAXIMUM TFSA CONTRIBUTION

SPEND

INVEST IN TFSA

Spent today would buy ...



785 lattes

or



Ultra HD 3D Plasma Smart TV

or



One Week holiday for a family of 4 at a favourite Florida theme park

\$0

Invested for years **25**

would be ...



\$23,605



Adjusted for inflation would pay for ...



Buy a car

or



And travel to meet the students

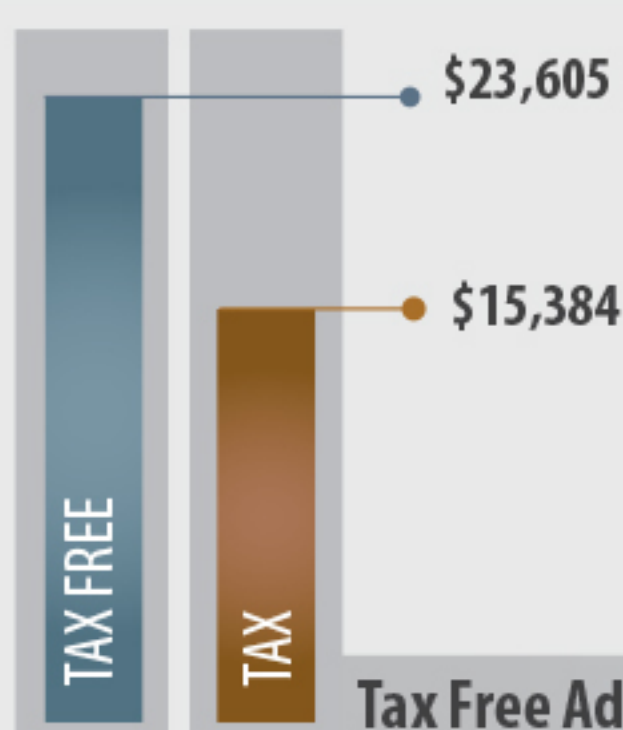
or



51 days

World Cruise for 2

THE BENEFITS OF TAX-FREE INVESTING



TFSA's offer tax advantages and can help you save for your long term and short term financial goals.

To get the most out of tax free investing, talk to your financial expert.

Taxable¹ v. Non-Taxable
\$5,500 investment
6% annual rate of return
25 years of growth

¹ Assumes a 30% marginal tax rate.

Find out if spending or investing \$5,500 (Max Annual TFSA Contribution) is best for you?

Contact your Raymond James Ltd. Financial Advisor today!

1-877-363-1024 www.raymondjames.ca

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Notes:
\$5,500 investment, 6% annual rate of return for 25 years = \$23,605. This amount adjusted to 2% inflation in today's dollars = \$14,388
Sources:
www.bestbuy.com | www.disney.parks.disney.go.com/ca | www.fiatcanada.com | www.plancanada.ca | www.cruise.expedia.ca