

HOW TO MAKE YOUR FISGARD INVESTMENT

You can make a cash or Registered Plan (RRSP, RRIF, RESP, etc) investment at Fisgard's office or by mail. If making your investment by mail is more convenient, we will send the documentation for your authorization. Cash and RRSP investments can also be made using regular payment plans, post-dated cheques, pre-authorized bank withdrawals or payroll deduction.

1. How do I set up a Registered Savings Plan?

Call us at 250-382-9255 (Victoria BC) or Toll Free 1-866-382-9255. Documentation is easily handled by mail if you are unable to meet with us personally.

2. What may I do within a Registered Plan?

Make monthly or yearly contributions and top up your existing RRSP
Transfer funds from an existing plan to a Fisgard plan that you direct
Purchase a Fisgard investment using a periodic payment plan

3. What is the cost associated with a Registered Plan?

The cost of maintaining a Registered Plan (RRSP, RRIF, etc) is set by your Plan trustee, not by Fisgard. The cost of maintaining a Registered Plan is generally about \$125 plus GST per year. Call to discuss.

THE YEARLY RRSP MAXIMUM CONTRIBUTION IS \$20,000 FOR 2008, \$21,000 FOR 2009 AND \$22,000 FOR 2010; AND YOU CAN NOW BUILD YOUR RRSP UNTIL AGE 71 (PREVIOUSLY 69) BEFORE CONVERTING TO A RRIF. TWO MORE YEARS TO BUILD YOUR RETIREMENT NEST EGG!

"I have been an investor with Fisgard for many years. I originally invested through my RRSP. I was so pleased that I increased my investment. My wife was very impressed and purchased an investment for her RRSP. We then went ahead and put in some of our personal finances, which increased our monthly income. We are very pleased with the rate of interest which produces a better income for us. We are also very happy with the personal service we get from the company. This personal service makes us feel like we are good friends instead of just clients."

Harry Wells
Fisgard Investor

"I've been dealing with Fisgard for many years and I am completely satisfied with the way Mr. Strandlund and the staff invest my money. The dividends are good and the payments are always on time, with an easy to read financial statement. When I have money to invest, there is only one place I consider, and that is Fisgard. Wayne Strandlund and his staff are the people I trust."

Hermann Vreden
Fisgard Investor