

# RRSP Loans

## More Flexibility

Have you ever considered taking out a loan to maximize your RRSP contribution? Here's an example of how you can save more using a DUCA RRSP Loan. Ask your branch for more information.



Amount	Loan Rate	Term	Monthly Payment	Interest Paid	Total Payable	Potential Tax Savings*
\$1,000.00	3.45%	1 yr variable	\$84.90	\$18.87	\$1,018.87	\$400.00
\$2,500.00	3.45%	1 yr variable	\$212.25	\$47.17	\$2,547.17	\$1,000.00
\$5,000.00	3.45%	1 yr variable	\$424.49	\$94.33	\$5,094.33	\$2,000.00
\$5,000.00	3.95%	2 yr variable	\$217.01	\$208.15	\$5,208.15	\$2,000.00
\$7,500.00	3.95%	2 yr variable	\$325.52	\$312.84	\$7,812.84	\$3,000.00
\$10,000.00	3.95%	2 yr variable	\$434.03	\$417.11	\$10,417.11	\$4,000.00
\$10,000.00	4.45%	3 yr variable	\$297.25	\$700.81	\$10,700.81	\$4,000.00
\$15,000.00	3.95%	2 yr variable	\$651.04	\$625.67	\$15,625.67	\$6,000.00
\$15,000.00	4.45%	3 yr variable	\$445.87	\$1,051.23	\$16,051.23	\$6,000.00

\* Assumes a 40% marginal tax rate. This chart is used for illustration purposes only. Rates subject to change without notice. For more information contact your local branch.



Do more. Be more. Achieve more.