

# 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	Total Payable	Interest Paid	Potential Tax Savings
\$1,000.00	3.45%	1 yr variable	\$84.90	\$1,018.80	\$18.80	\$400.00
\$2,500.00	3.45%	1 yr variable	\$212.25	\$2,546.96	\$46.96	\$1,000.00
\$5,000.00	3.45%	1 yr variable	\$424.49	\$5,093.94	\$93.94	\$2,000.00
\$5,000.00	3.95%	2 yr variable	\$217.01	\$5,208.33	\$208.33	\$2,000.00
\$7,500.00	3.95%	2 yr variable	\$325.52	\$7,812.50	\$312.50	\$3,000.00
\$10,000.00	3.95%	2 yr variable	\$434.03	\$10,416.63	\$416.63	\$4,000.00
\$10,000.00	4.45%	3 yr variable	\$297.25	\$10,700.82	\$700.82	\$4,000.00
\$15,000.00	3.95%	2 yr variable	\$651.04	\$15,624.93	\$624.93	\$6,000.00
\$15,000.00	4.45%	3 yr variable	\$445.87	\$16,051.30	\$1,051.30	\$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.

