

Update



Independent INVESTMENT Solutions
Independent INSURANCE Solutions Inc.

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Invest in peace of mind

NEW Tax-Free Savings Account

Starting in 2009, you can benefit from the single most important personal-savings vehicle since the Registered Retirement Savings Plan (RRSP). The new Tax-Free Savings Account (TFSA) will allow you to set money aside in eligible investment vehicles and watch those savings grow tax-free throughout your lifetime.

Are you planning to buy a new car? Renovate a house? Start a small business? Take a family vacation? A TFSA can be used for all those things and more.

If you are interested in learning more about the new Tax-Free Savings Account and how it could benefit your personal portfolio, call 613-841-0944.

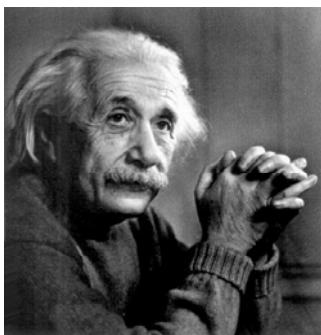
Tax planning starts NOW

Your taxes are complete and you beat the deadline. If all goes according to plan, there will be no surprises.

How do you hedge against surprises from the tax office, anyway? By starting your tax planning now, NOT next April. If you wait too long you could miss out on some substantial tax-saving strategies. Don't miss out. Call us today to find out how we can help you start planning for next year's tax season.

Giving you our best advice

One often-overlooked piece of documentation that will help us give you the best advice possible is the Notice of Assessment for your 2007 Tax Return. First of all, this form can help us ensure your return has been filed correctly. More than that, it can also allow us to see your marginal tax rate, your RRSP contribution room and many other things that may help us recommend tax-saving strategies. When you visit us, don't leave home without it!



Wise words

"The hardest thing in the world to understand is the income tax."

ALBERT EINSTEIN (1879–1955)
PHYSICIST

SMART tax strategies

Did you know there is an investment strategy—quite apart from RRSPs—that may allow you to postpone paying taxes until you withdraw the funds? This strategy may help you defer tax payments even once you start taking money out!

These strategies are not widely known and not used nearly enough by Canadians. In fact, most people don't even know that tax-deferral plans exist.

The benefit of postponing or delaying taxes is that you can change your investments and withdraw funds with no tax penalty while sheltering any growth.

If you'd like to learn more about how to take advantage of these tax-deferral programs, please contact our investment specialists at (613) 841-0944.

We've (finally) moved!

There are still a few details to finish up—will it ever end?—but the bricklayers, cranes and electricians have all gone home and we've finally moved into our new offices.

Located at 784 Taylor Creek Drive, 2nd Floor, Orleans, Ontario, K1C 1T1, the new place is a short nine iron—as John would say—down the street from our previous location. But no matter where we are, our goal is to continue to deliver planning, protection and peace of mind. Why not drop in to say hello?

John + George

Mutual Funds Through
INDEPENDENT
PLANNING GROUP INC.

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