



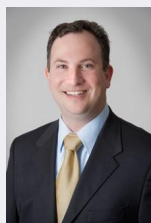
Use this RRSP season to help with your first home; contribute before March 1!

It's RRSP season!

If you're a first-time buyer, consider how the Federal Home Buyers' Program (HBP) and a tax refund can boost the funds you have available for your purchase. If you have RRSP contribution room, you should contribute your savings before March 1, so you can qualify for a tax refund based on the amount you contribute and your marginal tax rate. Then, after 90 days, you can redeem those funds under the Home Buyer's Plan (HBP). The HBP lets first-time homebuyers withdraw up to \$25,000 each (or \$50,000 for a couple) tax-free from their RRSPs. You'll need to pay those funds back, of course, on a repayment plan, but this strategy can make a substantial difference in the affordability of home ownership! And while your funds are tied up for those 90 days, we can get you an interest rate hold.



LET'S HAVE A CONVERSATION ABOUT THE HBP AND DETERMINE IF THIS STRATEGY CAN WORK FOR YOU.



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