

The National Bank Mutual Funds Periodic Investment Plan – a profitable solution

Contributing to your RRSP is not always easy given the unexpected financial demands that arise during the year. However, if you don't make the maximum contribution to your RRSP, you might be doing yourself out of thousands of retirement dollars. Remember, you will still have many years ahead of you once you retire, so it is important to take the necessary steps to ensure that you will be able to live in financial security.

If you have not been able to contribute the maximum to your RRSP each year, you likely have deduction room. Shown on your federal income tax notice of assessment under "Unused RRSP deduction limit at the end of 200X", your deduction room indicates the cumulative amount that you have not deducted to your RRSP over previous years. You can defer this amount and make your deduction, in full or in part, in any subsequent year.

An easy way to make up any unused contributions or to prevent them from accumulating further is to sign up for the National Bank Mutual Funds Periodic Investment Plan. With this plan, you can invest regularly in one or more National Bank Mutual Funds while developing good savings habits. This way, you benefit from:

- *Flexibility*: You choose the amount and frequency of your payments that will be made electronically from your bank account and can be changed at any time without penalty.
- *Customized solution*: Your investor profile and financial means will be taken into account as well as whether you are looking for security, a steady income or a strong potential return.
- *Minimum contribution*: The minimum contribution required is only \$25 and no administration fees are charged to sign up for the plan.
- *Diversification*: You can choose from among more than 45 mutual funds.
- *Peace of mind*: You benefit from market upturns while minimizing the effect of downward slides because you buy fewer units when prices are high and more when they are low. This reduces the average purchase cost.

The earlier you invest in the National Bank Mutual Funds Periodic Investment Plan, the more you will benefit from your investment.

Age	Contribution amount	Number of investment years	Amount invested	Value of investment at age 65
25	\$50 per month	40	\$24,000	\$99,575*
45	\$100 per month	20	\$24,000	\$46,204*

* Calculations based on an annual compound return of 6%. Table shows the effects of compound interest.

If you start at age 25, you can contribute half as much each month and still earn \$53,371 more with the same total amount invested.

If you would like more information on the National Bank Mutual Funds Periodic Investment Plan, call our **TelNat Customer Service Centre** at **1-888-483-5628 (options 5 and 3)**, visit our website at **www.nbc.ca** or drop by one of our branches.

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