

# MAX your RRSP Strategy

## Gross Up Strategy Analysis

Prepared for: Typical Ted

Prepared by: Advisor Name, ABC Financial Inc.

March 12, 2018

### Assumptions

\$500	New monthly investment
33.3%	Tax rate
5.0%	Annual return (expected)
20	Years to retirement
5.0%	New inflate rate for savings

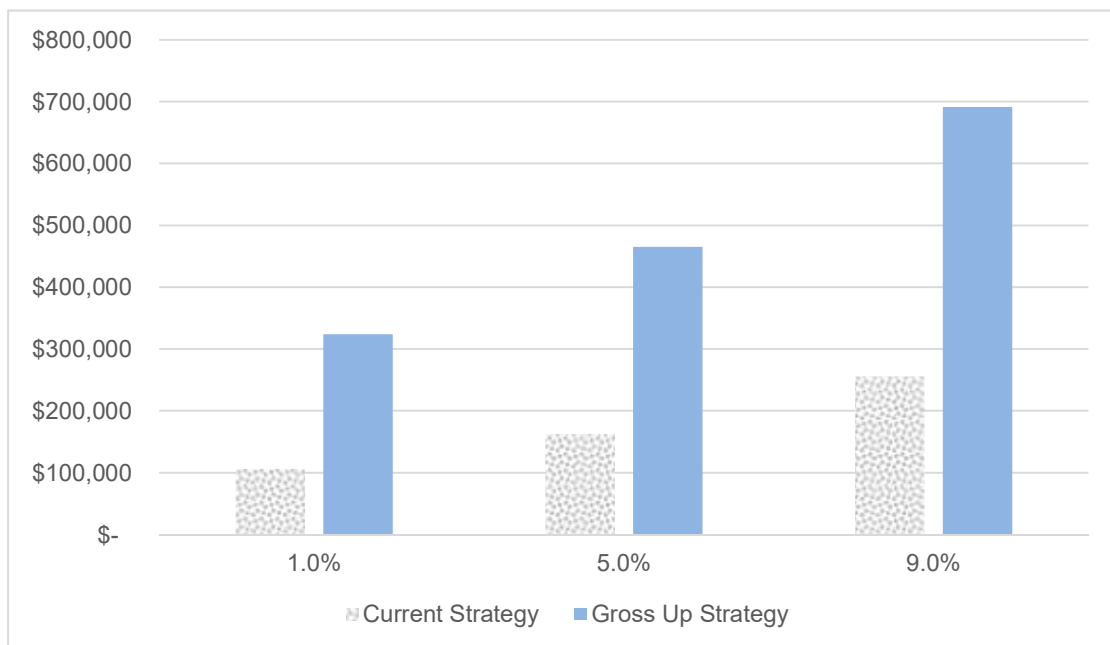
### Current Behaviour

\$500	Current monthly investment
0%	% of RRSP refunds reinvested
20%	% of time that skip contributions
0.0%	Current inflate rate for savings

Compares New investment of \$500/mn Grossed Up and inflated 5% to Current Behaviour (invest \$500/mn, skip 20% of contributions, reinvest 0% of refunds, inflate 0%) for 20 yrs.

## Gross Up Analysis Summary

### RRSP Values after 20 Years, 5.0% Returns



	RRSP Value	\$ Increase	% Increase
<b>Current Strategy</b>	\$162,322	N/A	N/A
<b>Gross Up Refunds</b>	\$465,160	\$302,838	187%