



SIMPLE, CONVENIENT AND HASSLE-FREE,
WE HAVE SOLUTIONS THAT WORK FOR YOU.



Denise – Certified Money Coach (CMC)

EKC Advice Team



TURN YOUR TAX REFUND INTO SAVINGS

It is good news to find out you have a refund, but remember it is your money – you can choose what to do with it.

OPTIONS CAN INCLUDE:

- ▶ **RRSP's** last year's deadline has past – start now for this year
- ▶ **TFSA's** – the investment earnings are tax free
- ▶ **PAY DOWN** your high interest debt
- ▶ put towards a **DOWN PAYMENT** for your home
- ▶ **PAY DOWN YOUR MORTGAGE FASTER.** Applying a lump sum payment of \$2000 each year on a \$300,000 mortgage your interest saved will be \$23,999 AND the mortgage would be paid off 3 years sooner (rate of 3.39%, amortization 25 yrs).

Let EKC help you turn your tax return into something bigger.



Together through life

Simple, convenient and hassle-free,
we have solutions that work for you.

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