



Leveraging can be a powerful wealth building strategy when **PROPERLY** applied.

Borrowing to invest in mutual funds to build wealth may provide you with these benefits:

- an alternative or complementary strategy to the traditional RRSP
- invest globally with no foreign content limits
- no restrictions on the amounts invested
- a disciplined savings plan
- preferred rates of taxation on the ultimate redemption of the funds versus the traditional RRSP¹
- loan interest charges that may be tax deductible at your highest marginal rate¹
- investment liquidity — readily convert to cash
- professional money management
- flexible loan amounts and terms
- the ability to quickly switch investments from fund to fund

financial leverage 1 the financial description of a borrowing to invest strategy. **2** a borrowing to invest strategy is the act of borrowing money to fund some or all of the purchase price of an investment.

Consider borrowing to invest as a wealth building strategy if you:

- can comfortably afford the monthly payment obligations
- have the ability to ride out periodic declines in financial markets
- prudently manage your credit
- can recognize the value of a 'forced' monthly payment
- would like to save for your future in a tax efficient manner
- would like your savings in more than one wealth building strategy
- are willing to discuss the appropriateness of this strategy with your financial advisor
- understand the risks inherent in borrowing to invest²

¹ Please consult a tax specialist for information and guidance on the taxation of mutual fund distributions and redemptions and for advice on interest expense as a tax deductible item.

² Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines. Please read our disclosure statement further outlining these risks before proceeding.

Sales commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

The MRS Investment Loan Program

Five loan products available only through your Financial Advisor:

The MRS 1 for 1 Investment Loan[®]

The MRS 2 for 1 Investment Loan[®]

The MRS Match Your RSP Investment Loan[®]

- interest only payments
- loan amounts up to \$250,000³
- Personal credit line facility allowing:
 - timing of advances
 - dollar cost averaging
- extensive list of eligible funds
- informative monthly and quarterly statement reporting as well as an annual loan statement outlining the costs of borrowing
- Systematic withdrawal plans or interest capitalization features (1 for 1 only)

The MRS Wealth Builder Investment Loan[®]

- payments are either interest only or based on a long amortization period⁴
- maximum loan amount of \$250,000³
- no money down requirement
- no margin calls!
- same broad list of eligible mutual funds

The MRS 2 for 1 Investment Loan for Structured Portfolios[®]

- interest only payments each month
- maximum amount of \$250,000³
- separate list of eligible mutual funds
- no margin calls!



If borrowing to invest is right for you, MRS can help.

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³ Different loan maximums for Quebec residents. Please consult with your financial advisor for details.

⁴ Interest rates differ depending on type of payment selected.



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