

See If This
Is Right
For You



We invite you to attend
Ed Rempel's

Smith Manoeuvre Seminar

brought to you by:




LEARN HOW TO USE CANADIAN TAX LAWS TO YOUR ADVANTAGE

To Help
You
Decide

The information contained in this Seminar Preview Pack is designed to help you decide if the seminar is right for you.

Ed Rempel's Smith Manoeuvre Seminar

Congratulations on taking the first step to developing an action plan that will help to provide for your future. 

Like A
Private
Bank



“Owning a piece of real estate can also help you build wealth”

Most of us have gotten used to our homes as merely a place to live. We'll show you how your home can be much more useful to you than that, without making any sacrifices. You'll be amazed how owning a piece of real estate can also help you build wealth and increase your tax refund.

If over the years you've built equity in your home and you are not treating it like your own private bank, you are missing an awesome opportunity to accumulate wealth and improve your lifestyle.

You may have noticed that a lot of information about investing tends to focus on the same old thing - save more and spend less for your whole working life. This may be okay for people who don't have expenses like groceries, car

loans, credit cards, mortgages, or children but what about the rest of us? In the end the underlying message always seems to be, "Suffer Now to Afford Retirement".



BUILD WEALTH AND INCREASE YOUR TAX REFUND

Mortgage
Free
Sooner



Most people we have spoken to know they need some kind of retirement plan. However they want to enjoy their life now while they are younger and able to do some of the things they dream of. You **should** have both. We will teach you how.

Attend the Smith Manoeuvre Seminar and please plan on arriving 10 minutes early as we will start promptly.

This Seminar Preview Pack is designed to give you a brief summary of how we can apply the Smith Manoeuvre to help you. Completing the self evaluation chart below will enable you to see if you may qualify for Smith Manoeuvre. If you do, we

“ “ Do We Really Have To Choose Between A Life Today And Our Retirement ? The Reality Is; You Should Have Both” ”

strongly encourage you to attend the seminar.

This strategy is designed to help people deal with two problems that face most of us - we have far too much money tied up in our homes and at the same time, too little saved for retirement. This leads most people to feel that they have to choose between an enjoyable lifestyle today or a pleasurable retirement tomorrow.

By attending our seminar you will learn how to use Canadian tax laws to your advantage. You will enhance your wealth and increase your tax refund through the benefit of home ownership. We'll even show you how you can pay off your mortgage sooner - all without spending any more than you are today!

The Smith Manoeuvre Seminar will show you how to convert some of your debt to a **tax deductible investment line of credit***. This strategy exchanges non deductible (bad debt) to tax deductible (good debt). Bad debt is money borrowed for your personal needs such as a car, home improvement and your mortgage, where as "good debt" is money borrowed to **give you a return and is also an allowable tax deduction**.



Although most people qualify for the Smith Manoeuvre strategy, due to certain circumstances some do not. We would like you to attend if there is an opportunity that we may be able to assist you so we've designed a simple Self-Evaluation Chart to roughly determine your accessible equity. This is something you can do privately to help you with your decision to attend our seminar. If you need assistance however, please don't hesitate to call any of our staff at 905-846-9998.

Self Evaluation Chart	
(A) Home Value	\$
Mortgage Balance	\$
Credit Cards	\$
Other Debts	\$
(B) Total Debt	\$
(C) Accessible Equity = $A \times 80\% - B$	\$
Example	
(A) Home Value	\$ 400,000
Mortgage Balance	\$ 250,000
Credit Cards	\$ 5,000
Other Debts	\$ 15,000
(B) Total Debt	\$ 270,000
(C) Accessible Equity = $A \times 80\% - B$	\$ 50,000
$400,000 \times .8 - 270,000 = 320,000 - 270,000$ $320,000 - 270,000 = 50,000$	
<input checked="" type="checkbox"/> If Accessible Equity is Zero or greater you may qualify for a Smith Manoeuvre	

*Using borrowed money to finance the purchase of investments involves greater risk than a purchase using cash only.

You Should Attend If...

- ✓ You desire a tax deduction
- ✓ You want to put your home equity to good use
- ✓ You want to pay off your mortgage faster without spending any more to do it
- ✓ You desire a unique comprehensive financial plan to achieve your financial goals



What You Will Learn

- ✓ Why not all debt is bad debt
- ✓ Utilizing your home equity to gain a tax deduction
- ✓ How to use Canadian tax laws to your advantage
- ✓ What the risk is and how to mitigate it
- ✓ Improve your lifestyle without spending any more than you are today



About Your Host - Ed Rempel

Ed consistently delivers new and innovative products to his clients for investment and successful financial planning. The Smith Manoeuvre is only one of many. He has been a financial planner since 1994 successfully growing his own financial advisory firm. As an Independent Financial Advisor he is not affiliated with a specific company so he is not limited to only one product offering. Because he can select products from a variety of companies, his clients receive the best investment vehicle to suit their strategy and risk tolerance.

Mentorship, teaching and sharing of knowledge are the traits of a good financial advisor. Sharing his strategies, techniques and information with clients leads to trust and mutual respect which in turn creates a relationship with a shared sense of mission. Ed, Principal of Ed Rempel and Associates, and his team have helped hundreds of people achieve and go beyond their financial goals. Ed's firm has provided the Smith Manoeuvre or related leveraging strategies to over 300 satisfied clients. Ed, who is considered by many to be the GTA's expert in tax strategies using mortgages, has written numerous articles about leveraging and financial planning. To access some of this information simply Google "Ed Rempel".

He is looking forward to meeting you at the seminar to introduce you to some unique and innovative solutions to your financial issues.



Seminar Agenda

35 Minutes	<input checked="" type="checkbox"/> Myths That Keep People Poor
	<input checked="" type="checkbox"/> What stops us from adopting new strategies?
	<input checked="" type="checkbox"/> Dispelling the myths that keep people poor
	<input checked="" type="checkbox"/> A whole new way of thinking
	<input checked="" type="checkbox"/> The need for financial security
	<input checked="" type="checkbox"/> How the wealthy become wealthy
	<input checked="" type="checkbox"/> How do you make your house a great investment?
	35 Minutes
	<input checked="" type="checkbox"/> Non-deductible "bad" debt vs. deductible "good" debt
	<input checked="" type="checkbox"/> Do I pay the mortgage faster or get income now?
	<input checked="" type="checkbox"/> Who does this work for?
	<input checked="" type="checkbox"/> Why does it work?
	<input checked="" type="checkbox"/> Steps to implementation
	<input checked="" type="checkbox"/> Using tax rules that work in your favour
	<input checked="" type="checkbox"/> Real world examples
	<input checked="" type="checkbox"/> Why is there no fee associated with the implementation?
15 Minutes	Questions and Answers
This is a FREE seminar. Seating is limited please register today.	

PREREGISTRATION IS REQUIRED

How To Register:

Register Online or call **Trisha** at **905-846-9998 X223** or email seminars@edrempel.com. You are welcome to invite family, friends and associates – all we ask is that you let us know how many will be attending.

Ed Rempel & Associates 905-846-9998

Advisors are requested not to register for this seminar.



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