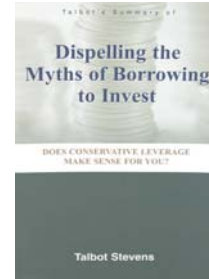


Talbot Stevens' 44-page Booklet

Dispelling the Myths of Borrowing to Invest

A Highly Profitable Education and Marketing Tool for Financial Advisors

- The pros *and cons* of borrowing to invest in and out of RRSPs
- Understand and implement *Conservative Leverage*
- The 7 leverage-related risks and how to reduce them
- "Gross-Up" \$1,000 into a \$2,000 RRSP contribution
- Diversify by strategy using RRSP-Leverage combination plans
- Why RRSP Catch-Up loans makes sense even if returns are half of the interest expense



"In this clear, concise and balanced booklet, Talbot takes the reader by the hand and shows how to build wealth quicker through conservative leveraging while avoiding the pitfalls. Any investor — whether large or small — can benefit from Talbot's simple but effective techniques. Don't even think of leveraging until you've read this booklet!"

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This brief 44-page booklet is a low-cost marketing tool that comprehensively outlines the pros and cons of borrowing to invest. Covering RRSP Catch-Up loans, traditional leverage outside of RRSPs, and RRSP-Leverage combination plans, all levels of investors can learn how to benefit from **conservative leverage** as an integrated part of their financial plan.

While the **booklet contains many strategies that will increase an advisor's business, astute financial planners will use the booklet to reduce their business risk.** By providing all leveraged clients and prospects with this objective, third-party educational booklet, the advisor ensures that the financial and emotional risks have been disclosed. With a signed Emotional Acid Test, the advisor has proof that the client understands the potential downside.

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