

RRSP Contribution Optimizer Software

Unique business-building solution significantly benefits investors, advisors, lenders, and investment companies

For investors who have unused RRSP contribution room, Talbot's RRSP Contribution Optimizer helps significantly increase the value of their RRSP plans and this year's contributions by:

- determining the optimal amount to contribute this year using available and borrowed funds, accounting for different tax brackets, clawbacks, and behaviour
- using a more effective RRSP refund strategy
- using a combination of forced and automatic savings approaches to reduce the behavioural risks of reduced or suspended contributions
- investing additional cashflow produced by reduced clawbacks

Everyone benefits. For most investors, the optimal RRSP contribution strategy will be **at least 28-92% better** than their current plan, also benefiting advisors, lenders, and money management firms by the same amount. Helping define a client's optimal RRSP contribution strategy is an innovative **opportunity to demonstrate immediate and quantifiable benefit and the need for personalized, professional advice.**

Increase trust. Demonstrate that client's interests are first by showing how an RRSP catch-up loan that is less than the maximum can sometimes be best.

Web-based business-building solution. This new web-based software provides a complete process-driven, business-building solution that is easy.

- **Easy to benefit.** Navigation menus naturally progress through concept Description, Education, Analysis, defining a personalized Action Plan, Projected Benefits, as well as links to increase business with Next Steps to address related opportunities and a "Help a Friend"™ referral system.
- **Easy to learn.** Use standard web browser skills and self-learning Education section including Case Studies, glossary, and help elements.
- **Easy to use.** Requires only a web browser and internet connection. Simple, clean design, with start-to-finish navigation menus. Basic and Advanced Details modes provide a simpler, shorter experience for most users, while allowing access to advanced details for others.
- **Easy to deploy and update.** With web software, updating all users can be instant.
- **Easy to customize.** For large clients and partners, content and links to additional business opportunities are easily customized, in both English and French.

Current vs. Optimal Contribution Plans

