



### Ready to get started?

Ask us today or book your Free Financial Check-Up to determine which savings vehicle is best for YOUR goals. Zero sales commission, 100% transparent financial advice.

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221 King Street East, Bowmanville



**awccu financial**  
Community banking since 1938

Find us online at [awccu.com](http://awccu.com)!

## awccu financial's INVESTMENT OPTIONS

*Customized investment options, tailored for you. We take the time to understand how your money and finances fit in your lifestyle. Connect with us today to book your Free Financial Check-Up!*



“ Protect your investment, reap the benefits.

“ Investing in your future with awccu financial!



“ Make more interest with no risk in two easy steps!



## Index-Linked GICs

Invest in the stock markets and get all the reward with none of the risk!

### Benefits to Index-Linked GICs:

- 100% principal guarantee and deposit insured
- Higher potential returns through stock markets
- No fees or commissions
- RRSP, RRIF, and TFSA eligible
- Choice of 3 or 5 year terms

### Consider this investment if you:

- Want the potential to earn a higher rate of return than standard GIC
- Are able to invest for a minimum of three years
- Want to guarantee the safety of your principal investment
- Will not require money before GIC maturity

## Investment Share Program

Participate in awccu financial's Investment Share Program and start accruing interest at 2.35% for 2017\*.

Annual Return on Investment Shares			
2005	4.43%	2011	2.82%
2006	5.06%	2012	2.33%
2007	5.19%	2013	2.43%
2008	2.94%	2014	2.37%
2009	2.02%	2015	2.35%
2010	3.17%	2016	2.35%

\*Subject to board approval

## Ladder GICs Strategy

If you have \$10,000 to invest, you could put it all into 1 GIC, or you could set up the Ladder GIC strategy in two easy steps.

**Step 1:** Divide \$10,000 by 5 and ladder it as follows:

Ladder GICs Strategy Example
\$2,000 for 1 year
\$2,000 for 2 years
\$2,000 for 3 years
\$2,000 for 4 years
\$2,000 for 5 years

**Step 2:** Each year when 1 GIC matures, purchase a new 5 year GIC to continue the laddering strategy.

### The benefit to laddering is two-fold:

1. You don't have to guess which term will give you the biggest bang, since you'll have money invested in each term
2. Since you have money maturing each year, you can take advantages of upward swings in the interest rates. If the interest rate movement is downward, only some of your money is exposed to the lower rate

