

# REGISTERED RETIREMENT INCOME FUND (RRIF)

CLIENT BROCHURE



## Keep Your Investments Growing in Retirement

WITH A RRIF YOU CAN:

- Roll over your RRSP funds tax-free into an investment account
- Tailor your retirement income withdrawals to your needs
- Take advantage of income-splitting
- Choose from a broad range of CDSPi investment funds

 **ADVICE.  
INSURANCE.  
INVESTMENTS.**  
**CDSPi**

## Gain These Advantages from the RRIF

- **Leading fund managers** with management styles to match your objectives
- **A wide range of funds** to meet all your needs, including money market, bond, dividend, domestic and international equity funds, as well as guaranteed funds (equivalent to term deposits) and Managed Risk Portfolios (wrap funds) — see *CDSPI Fund Descriptions* booklet
- **Extra security** through segregated investment funds to protect your investments from claims of creditors when you meet certain conditions
- **Extremely low management fees** ranging from 0.65 to 1.77 per cent<sup>1</sup> depending on the fund selected — and no loads or routine service charges<sup>2</sup> that can put a drag on your returns
- **Professional assistance** at no cost in setting up your plan and making investment choices\* — with no sales pressure

## Eligibility

You are eligible to participate in this **RRIF** if you are a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible) or if you work for a dentist who is a member of one of those associations. Your immediate family members can also participate. Staff members of the CDA, all provincial and territorial dental associations and other specified dental organizations can participate as well.

## Get Your Investments Working Today

Open a **RRIF** by filling out an application form ([www.cdspi.com](http://www.cdspi.com)), or transfer proceeds from another institution to CDSPI by also filling out a transfer of registered investments form.<sup>3</sup> You can also transfer locked-in retirement savings to a Life Income Fund (LIF) or Locked-In Retirement Income Fund (LRIF) or Prescribed Retirement Income Fund (PRIF), depending on the applicable provincial pension legislation.

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If you have questions about the plan, or would like to obtain no-cost investment planning advice\* from a licensed professional, please contact CDSPI Advisory Services Inc. at:

**1.800.561.9401** or [cdspi.com](http://cdspi.com)

<sup>1</sup> Management fees are subject to applicable taxes.

<sup>2</sup> Surcharges may be levied for short-term trading.

<sup>3</sup> The minimum initial purchase per investment fund is \$50; the minimum additional purchase per investment fund is \$25; the minimum pre-authorized contribution per investment fund is \$25 (with the exception of Guaranteed Funds, which are each subject to a minimum \$500 deposit).

\* Restrictions may apply to advisory services in certain jurisdictions.