



NOT GOING TO CUT IT

Talk to us about your savings goals and find the plan that is right for you.

**RRSPs • TFSAs • HIGH INTEREST SAVINGS
• WEALTH MANAGEMENT SERVICES***

If your current savings strategy looks anything like this one, let's face it, your long-term savings goals may be a tad out of reach. Perhaps the money jar scenario isn't quite what you have in place but you know your current plan could use some improvement.

Let's start by saying that you are not alone. In a recent report released by TransUnion Credit Bureau it was revealed that Canadians are averaging about \$26,000 in consumer debt.

In fact, Ipsos Reid reports that more and more Canadians are actually retiring "with debt"; 44% of retirees polled said they had debt, 23% still held a mortgage and 22% held a line of credit with a balance.

With debt management in the driver's seat, your savings plans are likely falling to the wayside. The good news is you don't have to become a statistic.

From registered savings to high interest savings vehicles like term deposits to Wealth Management Services, we have the tools you need to make your savings goals a reality.

All it takes is a little planning and the knowledgeable guidance of our specialists and you'll be back on track in no time.

Talk to us about your savings goals and let us help you find the plan that is right for you. **Start saving smarter today!**

*Online brokerage services are offered through Qtrade Investor. Securities and securities related financial planning services are offered through Qtrade Advisor. Qtrade Investor and Qtrade Advisor are divisions of Qtrade Securities Inc., Member of the Canadian Investor Protection Fund. Mutual funds and securities related financial planning services are offered also through Qtrade Asset Management Inc., Member MFDA.



PLANNING PAYS OFF

A 2011 RBC report reveals that 56% of pre-retirees plan to use the equity in their homes to fund their retirement years.

While selling your home to fund your retirement may seem like a good idea, will the payout really be as big as you may have anticipated? On the positive side the housing market has appreciated 3.2% in the last year, according to the 2012 Royal LePage House Price Survey and Market Survey Forecast. Great news for sellers, but if you're looking to downsize are you likely to find what you're looking for at a reasonable price?

For example, let's say you live in the GTA and sell your home for an attractive \$500,000 with plans to purchase a condo. According to moneyville.ca, you would be hard-pressed to find anything under \$300,000. So that leaves a little less than a \$200,000 nest egg. Will that be enough?

Today's boomers are healthier and more active than generations past which means we're living longer too. Where retirement was once seen as the time to escape to the sunny shores of Florida or cozy up on your cottage dock, today's retirees are travelling abroad, pursuing hobbies and enjoying a vibrant lifestyle.

To ensure you have the retirement you've always imagined and the means to see you through those long and lively years, it pays to talk to a professional. Our specialists can help you review your income expectations that may include your company pension, CPP, Old Age Security and RRSPs so you can determine the best strategy for making the most of your savings.

Whether you're years away or retirement is just around the corner, don't hesitate to give us a call at **1.800.209.7444** to speak with our specialist today.



**LAST
CALL**

Any members who are interested in applying for a position on the Board of Directors, for openings at the 2013 Annual General Meeting, are required to fill out and return the Director Application form by **November 7, 2012**. The Director Application form can be found on our website under **About Us > Board of Directors**.

Discover Bell Pensioners' Group (BPG)

If you're already a member of BPG, you know the many merits of membership. If you're not an active member, we invite you to discover what we do and why your support is important.

Why become a member? You need us...

Together, Protecting our Pensions and Benefits sums up our aim in one brief statement. Working together, BPG works to safeguard the rights, benefits and privileges earned by pensioners during their working years. These days, that protection is more crucial than ever before.

Some of what we do

- We represent pensioners in ongoing discussions with Bell. Supporting pensioner representatives on the Bell Pension Information Committee (PIC).
- We are a founding member of the Canadian Federation of Pensioners (CFP), an organization that represents over 240,000 retirees across Canada.
- We are a strong and respected voice in the government community, making recommendations to improve the rights and benefits of pensioners.
- We keep members informed on key issues, our activities, upcoming meetings and more via our main and five chapter websites and quarterly newsletters.

...And we need you!

There is strength in numbers! The more pensioners BPG represents, the stronger our voice – and our credibility – with Bell, the government and other organizations working for pension reform. Your support, your membership dues, your involvement – they're all key to strengthening BPG's ability to work on your behalf, protecting your pension and benefits.

If you're not already a member, we encourage you to join BPG today. Visit our website at www.bellpensionersgroup.ca or call us at 905.695.9230 to learn more about our history and mandate, names and contacts for your local chapter, a list of activities, newsletters, meeting dates and to apply online today.

A QUICK OVERVIEW OF BPG

- One-third of 30,000 retirees of Bell and affiliates are BPG members
- Representing retirees in discussions with Bell re: pension and benefits
- Respected advocate for federal and provincial pension reform

Build Your Best Mortgage

Whether you're a first-time buyer, looking for your next home or it's simply time to renew, there's never been a better time to make it happen. Mortgage rates remain very attractive for homeowners, which means finding the solution that fits your budget and lifestyle is even easier.

Plus, with products like our **5-Year Accelerator Mortgage** and prepayment options including double-up payments or pre-pay up to 30% per year, the power to be mortgage-free faster is in your hands.



See how we compare, then call us today at **1.800.209.7444** to build your best mortgage ever!

Financial Institution	5 Year Fixed	5 Year Variable
COMTECH	3.09%*	2.79%*
BMO	3.09%	4.00%
ROYAL BANK	3.69%	3.20%
TD BANK	3.69%	3.20%
SCOTIABANK	3.99%	3.80%
CIBC	3.95%	3.20%

Posted rates as of September 18, 2012; subject to change without notice. *Annual Percentage Rate (APR) of 3.09% is based on payments of principal and interest calculated semi-annually not in advance assuming there are no other costs of borrowing other than the interest rate. Annual Percentage Rate (APR) of 2.79% is based on interest being calculated monthly and assumes no other cost of borrowing other than interest.

NEW ATM/Debit Cards Delivered!

Check your mail for your new chip-enabled ATM/Debit Card. There are many benefits of chip card technology, including extra security and protection from counterfeit, identity theft and fraudulent activity. They are virtually impossible to copy and do not require a signature, just your Personal Identification Number (PIN).



No need to call us to activate, simply use the new card and your old one will be disabled automatically. Use it anywhere you used your old card, just simply pair it with your PIN for that added protection when you swipe or insert it into the card reader.

I feel nickel and dimed with service charges, which makes it difficult to plan my monthly cash flow. Is there a way to know what my service charges will be every month? Or better yet is there a way to avoid charges altogether?

we're listening

Dear Member, there are two ways we can help you save more on your everyday banking. Our MemberLink Account is our premium chequing account package and it's free for members who have their pay deposited directly into their account. That's right, no monthly fee and no monthly minimum to maintain. You'll enjoy unlimited access to your accounts online, over-the-phone and by using our ATMs. Another way you save when you're on the go is by using THE EXCHANGE® Network of ATMs. You'll benefit from surcharge-free banking every time you use your card at participating locations. There are over 2,400 to choose from nationwide, find one at www.the-exchange.ca.