



Registered Plans and Accounts

Are you offering your members support for the milestones that matter most? Support your members during every life stage through our range of registered financial products.

WHAT ARE REGISTERED FINANCIAL PRODUCTS?

Registered financial products are a range of tax-deferred plans that you can offer members to support their financial goals. The plans can help your members save to: buy their dream home, support their children's education, provide long-term care for a child or person with a disability, or plan for a golden retirement.

Discover our range of registered financial products available to you, then talk to us to find out more.

Product	How it helps your members?
Tax Free Savings Account (TFSA)	Save to buy a home, renovate an existing home, or host a wedding or other life milestones.
Registered Education Savings Plan (RESP)	Save for their education or their children, dependents or grandchildren.
Registered Disability Savings Plan (RDSP)	Save for the long-term financial security of a person with a disability, including the member, their child or spouse.
Registered Retirement Savings Plan (RRSP); or Self-Directed RRSP	Save for their retirement by holding qualified investments such as term deposits, GIC's, mutual funds, bonds and other eligible securities.
Registered Retirement Income Fund (RRIF); or Self-Directed RRIF	Generate pension income to fund their retirement while continuing to defer taxes on income and gains earned within the account.
First-Home Savings Account (FHSA)	A new tax-free savings vehicle that assists qualifying individuals save for a down payment towards their first home.

WHY CHOOSE FROM OUR RANGE OF REGISTERED FINANCIAL PRODUCTS?

We exist to help credit unions and offer the following benefits:

Keep the deposits for funding

You keep the deposits on your books when members choose to enroll in our tailored plans. Deposits provide you with a source of funding to help strengthen and grow your credit union.

Get support from our team when you need it

You'll be assigned a product specialist from our team who has extensive knowledge on your chosen registered financial product/s and understands your credit union's needs.

We're here to help when you need personal support on product information or systems. You can even choose to let us handle the administration or access trustee services, such as regulatory reporting, and estate administration as part of your agreement.

Receive educational training and support from our experts

Our experts will guide you through extensive training to enhance your product knowledge, so you can confidently help your members. Continue your learning through our suite of training tools and educational resources available to you, any time.

Save time with ready-made product brochures for your members

Save time and use our ready-made product brochures that provide your members with everything they need to know. Plus, you can customize the brochures with your branding to make them your own.



Did you know?

We offer First Home Savings Account under bare trustee agency arrangement which means we offer CRA registration, back-office support, product knowledge, and regulatory filing assistance for our clients. Our team of product experts are available to answer your questions, saving you time and resources.

More Information

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