

# **Control Your Returns With Self Directed R.R.S.P's And Cash Based Second Mortgages Investing**

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# What Are R.R.S.P And Second Mortgage Investing?

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- Hold A Mortgage – YOU are the Bank
- ***You Have Control*** On Investment Selection, Direction and Return On Investment (ROI)
- Truly A “Self Directed” Sophisticated Investment
- You Can Physically SEE Your Investment
- Invest in REAL Property ..not Ideas!



# Why Hold A Mortgage?

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- “Solid Secure Superior Investment Return”
- Gets You Into The Real Estate “Investment” Game Easily & Safely
- Returns Better than Mutual Funds & Stocks with Less RISK!
- Cash In On The Alberta Real Estate Boom!



# Investment Options

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- “2<sup>nd</sup> Mortgage” Investing
- Cash And Savings Investments
- Create Financing For Well Selected Superior Properties
- Short and Long Term Investments
- 1, 3 or 5 Year Terms



# The R.R.S.P Rules

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- “Arms Length” association by definition
- Trustee Holds Your Interest For You
- Safely Transferring Existing Accounts  
“Without Triggering Tax”
- Proper FORMS Filled Out Accurately
- “Timing” & Other Considerations



# Who Can Hold A Second Mortgage?

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- Current RRSP Account Holders
- New RRSP Investor Accounts
- Investors with unused RRSP Contribution Room
- Investors With Cash And/Or Savings



# How Is My Investment “Safe & Secure”?

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- Registered On Quality Alberta Real Estate (Just Like The Bank)
- Quarterly/Annual Trustee Statements
- You Get A True Market Value Picture (Appraisal/Market Comparables Analysis) Of The Property
- Guaranteed Rate Of Return



# Investment Example

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Your Investment : \$50,000

Flat Interest Only Return of 12% per Year

Returns You:

- \$6,000 per Year
- \$30,000 After 5 Years

That's Your \$50,000 Back PLUS \$30,000 Profit  
= \$80,000 After 5 Years





# How Do I Get PAID?

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- Monthly Payments
- Lump Sum Payments
- Tax Deferred Growth Accumulating Within Your RRSP
- Peace Of Mind In Consistent Return



# What Will The Investment Presentation Include?

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- Explanation of “The Deal” (ROI & Timing)
- Property Description, Photos, & Due Diligence Analysis
- Appraisal and/or Area Comps
- R.R.S.P. Profit Analysis
- How To Get Your Money Working Quickly



# What Others Are Saying...

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“ ..this is one of those opportunities where you get to have your cake AND eat it too!!”

*(Don Campbell-Real Estate Investor and Educator)*

“ ..once people get this, they'll realize that as an investment, it's the coolest of the cool!!..”

*(Valden Palm –Businessman and Real Estate Investor)*

“ ..this is absolutely incredible, and so powerful, I don't know why someone hasn't picked up on it before..”

*(Brenda Malychuck –Bank Manager)*



# What Do You Do Next?

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- Investment Criteria Interview
- Analyze Current RRSP Situation
- Meet With Trustee To Fill Out Appropriate Forms
- Ensure Your Contact Info Is Correct
- **BE READY TO SAY ..YES!**



# What Do I Do When It Works Out Better Than I Expected?

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- Invest in MORE Properties
- Tell Others About It - Referrals
- Send Me A Thank You Note
- Celebrate Your Success!



# Summary

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- Fixed Rate Of Returns
- Safe, Easy Hands Free
- 1,3 or 5 Year Terms
- 12%+ Per Year Return
- Tax Advantages

**“Don’t Wait To Invest in Real Estate  
..Invest In Real Estate and Wait!”**



**Contact us To Get Started:**

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