



Joint Venture Partnership Opportunity

In today's current economic market, sourcing out the best financing product is essential. i-Finance offers Canadians an innovative, buyer-friendly and tax effective program to help you leverage the value of your RRSP and get it working for you in the real estate investment market today.

How does it work?

- You want to invest in the Glenn Simon Inc. Joint Venture Opportunity and want to use your RRSP/LIRA value to finance the \$97,000 investment requirement
- Through i-Finance, you can direct your RRSP/LIRA funds into i-Finance's RRSP eligible program
- Your investment earns 4% interest, compounded for a 10-year period
- An optional loan for an equal amount becomes available OAC to meet the investment requirement for the Joint Venture Opportunity
- Your borrowing costs are a tax deductible expense if the property is considered an eligible* investment

The Net Effect—Capital Requirement Loan Cost Example:

Loan Amount	Monthly Loan Cost*	Gross Cost/Year	Net Cost/Year**
\$97,000	\$728	\$8,736	(\$6,115)
4% Annual RRSP Growth			\$3,880
Integrated Net Annual Borrowing			(\$2,235)
Net % Cost			2.3%

* Borrowing cost 9%. Interest Only option.
 ** After using potential tax deduction.
 Assumed marginal tax bracket of 30%

Client Advantages:

- Stabilize your RRSP/LIRA and buy into the Joint Venture Opportunity
- Interest only repayment option allows for low monthly payments
- Fixed interest rate for the entire 10-year term provides you with fixed cost security
- Reduce or retire loan anytime without penalty
- No hard asset security required for loan; we do not use your real estate investment or RRSP as collateral!

Contact:

Glenn Simon Inc.

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W: www.glennsimoninc.com

Or Visit:

www.i-finance.ca