



## 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 \$75,000 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**
\$75,000	\$563	\$6,756	(\$4,729)
		4% Annual RRSP Growth	\$3,000
		Integrated Net Annual Borrowing	(\$1,729)
		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 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!
- Gain both Real Estate and RRSP/LIRA appreciation

#### Contact:

Glenn Simon Inc.

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#### Or Visit:

[www.i-finance.ca](http://www.i-finance.ca)