

Citibank® Retirement Savings Plan

*How to start saving now for
a secure retirement*



*When it comes to saving
for retirement, Citibank
helps you take care of
today, so tomorrow will
take care of itself.*

To contact Citibank

Visit us online at:
www.citibank.ca

Or call the CitiPhone
Banking Centre 24 hours a
day, 7 days a week: Toll free
across Canada and the U.S:
1-800-387-9292

In Toronto:
416-947-4100
Fax: Toll free across Canada
and the U.S:
1-800-226-7705
In Toronto:
416-947-5498

Mail can be sent to:
Citibank Canada, Retail
Banking Administration
Centre
P.O. Box 4436, Station A
Toronto, ON M5W 3Z1

¹ Actual tax benefit depends on personal financial situation.

² All transfers out of the Citibank Canada Retirement Savings Plan are subject to an administration fee (please see Citibank Canada Banking Services Fees) and may be subject to withholding taxes as per applicable income tax legislation.

³ See Citibank Canada Account Rates and Fees.

⁴ If the Citibank Registered GIC Account (cashable option) is redeemed within the first 30 days, no interest is paid. If cashed after 30 days, but prior to maturity, interest is paid at early redemption rates (please see Citibank Canada Account Rates and Fees for details) and may be subject to withholding taxes as per applicable income tax legislation. Citibank and CitiPhone are registered trademarks of Citicorp.

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Invest in yourself

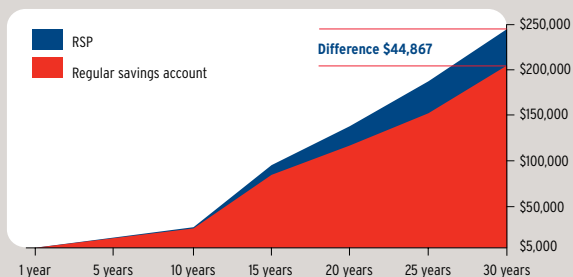
Everyone has dreams for retirement. Yours might be to travel, buy a boat, go back to school or simply have more time to spend with your family. Whatever your dream is, you deserve to enjoy your retirement to its fullest. And a Citibank Canada Retirement Savings Plan (RSP) is the smart way to save for the future, reduce your annual taxable income and possibly qualify for a tax refund¹.

Save early. Retire earlier.

The key to making your RSP work for you, is to begin contributing early and continue contributing regularly, to maximize the earning power of compound interest in a tax-sheltered investment. Any income earned in your RSP is tax sheltered, and that means you don't pay tax on income earned in your RSP until the funds are withdrawn². When you leave your investment in your RSP, any income earned compounds - in other words, you earn interest on your interest. The following chart illustrates how tax-sheltered savings inside an RSP grow to make a significant difference to the amount you will have for retirement.

See how tax-free savings grow!

Compare a \$5,000 annual investment over 30 years: one in a Retirement Savings Plan and one in a regular savings account (assuming a 3% annual interest rate and an income marginal tax rate of 40%).



¹ Taxes will be paid at the time of withdrawal from the account. The above chart is for illustrative purposes only and actual accumulated savings may not be the same.

Citibank offers you two types of retirement accounts that are 100% RSP eligible and allow your money to grow inside the account unhampered by taxes.

Citibank Registered Savings Account: This is an ideal account when you are trying to build funds in your RSP. There is no minimum opening deposit requirement. You can set up regular deposits into the account and you can add additional funds at any time.

Citibank Registered GIC Account: This is the right choice when you have a fixed amount that you would like to invest at a guaranteed interest rate.

Citibank Registered Savings Account

Earn interest as you accumulate funds in your RSP. You can make deposits through direct deposit, transfer funds from other financial institutions via Citibank Online, by calling the CitiPhone® Banking Centre or by mailing a cheque to Citibank.

Enjoy all these benefits:

- No-fee account, so more money stays in your account and accumulates faster.
- Set up regular deposits (weekly, biweekly, monthly) and watch your retirement funds grow.
- Easy to add funds at any time – transfer funds into your RSP accounts from your other Citibank accounts, or your accounts at other financial institutions.
- Enjoy competitive interest rates³.
- With tiered interest rates, the more you save the more you earn on the entire balance.
- Interest is calculated daily and paid monthly into your RSP account.
- Multiple Citibank accounts are consolidated on one statement.

Citibank Registered GIC Accounts

When you choose a Citibank Registered GIC Account, not only is your principal secure, you are guaranteed a specific rate of return on your investment. That's peace of mind! Plus, you can enjoy all the following benefits:

tip:

Watch your retirement savings grow

Set up automatic transfers into your Citibank Registered Savings Account from your accounts at other financial institutions. You'll be surprised how quickly your balance will grow!

Registered GIC Accounts benefits

- Competitive interest rates³
- Guaranteed rate of return
- Tax deferred on interest earned until funds are removed from the plan
- Cashable or non-redeemable options
- Selection of terms
- Easy to add to your deposit at maturity
- Interest compounded annually and paid at maturity

Citibank Registered GIC Accounts offer you complete flexibility. You can select the term that best meets your timelines, and you can choose a cashable option that lets you access your money². Or lock into a non-redeemable option that gives you a higher interest rate.

Cashable GIC Option

- Flexible, so you can cash out at any time before maturity (at early redemption rates)⁴
- Pays slightly less interest than the non-redeemable GIC option
- \$1,000 minimum deposit

Non-redeemable GIC Option

- Offers a higher rate of return
- Funds available at maturity
- \$1,000 minimum deposit

To get your Citibank Canada Retirement Savings Plan account application started, just give us a call at 1-800-387-9292 (toll free across Canada and the U.S.) or at 416-947-4100 in Toronto.