

enjoy the  
road ahead  
and remember,  
we're here  
to help.

For investment assistance or  
information about your accounts,  
visit any Alterna branch, or contact us.

T

1.877.560.0100

Toronto 416.252.5621

Ottawa 613.560.0100

Gatineau 819.595.6980

W

[alterna.ca](http://alterna.ca)

@

Alterna Savings  
[query@alterna.ca](mailto:query@alterna.ca)

Alterna Bank  
[questions@alterna.ca](mailto:questions@alterna.ca)

Alterna refers to Alterna Savings and Credit Union Limited ("Alterna Savings") and its wholly owned subsidiary CS Alterna Bank ("Alterna Bank").

Referenced information applies only to former members of CS CO-OP and clients of Alterna Bank until the full integration of former Metro Credit Union and CS CO-OP/Alterna Bank products and services takes place under Alterna Savings and Alterna Bank.



Alterna Savings



Alterna Bank

AS1434E

good life



Alterna

*getting you from  
here to there*



a place where my age  
earns me rewards

# you've earned it!

This is a great time of life and Alterna is here to help you make the most of it. We offer professional investment and retirement advice as well as free everyday banking. From age 59, we are the financial partner that rewards you.

## enjoy the rewards

If you're 59 years or older, you are automatically enrolled in the Alterna Good Life package. This banking package gives you a number of FREE services. It's our way of showing our appreciation to you!

You will enjoy the following:

- Unlimited free day-to-day transactions
- Your choice of monthly, quarterly or annual statements
- One order of 50 personalized cheques per calendar year (limited styles)
- One-signature American Express® Travelers Cheques
- 12 money orders/year, 12 bank drafts/year

Day-to-day transaction types include:

- Cheques
- Pre-authorized payments
- Debit card transactions (point of sale)
- In-branch withdrawals and transfers
- Alterna ABM withdrawals and transfers
- THE EXCHANGE® Network ABM withdrawals and transfers
- Online and automated telephone banking bill payments
- Online and automated telephone banking transfers

Transactions included in package encompass activity on any account (chequing, savings, etc.) under the same portfolio number.

## investing before retirement

Getting ready to retire means making some important decisions. Decisions that will help you preserve your wealth and estate so you can enjoy your retirement nest egg while protecting your family.

You can keep more of your money when you retire – ask us about estate preservation options and vehicles for tax-effective retirement income including insured annuities.

## investing after retirement

Turning 69? Under current government regulations, you must convert all your Registered Retirement Savings Plans (RRSPs) to a retirement income option during the year you turn 69.

Two popular retirement income options are:

- Registered Retirement Income Funds (RRIFs), which operate similarly to an RRSP and provide lifetime retirement income for you and your spouse
- Annuities, which provide guaranteed income for life

Contact an Alterna representative for a consultation to help you select the pre- and post-retirement income, investment and estate preservation options that meet your needs.