

The logo for Educators Financial Group, featuring a blue square with a purple and yellow tab at the top left corner.

**Educators**  
FINANCIAL GROUP

A young woman with curly brown hair and glasses, wearing a brown knit sweater, is sitting and holding a white mug with both hands. She is smiling and looking down at the mug. The background is a blurred indoor setting with a window and some greenery.

# Financial Toolkit

for Early Career Educators

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*Empowering you to make  
**smart financial decisions.***

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# Featured Tools and Resources

Educators Financial Group® offers a variety of financial tools and resources designed to help education members increase their financial literacy at their own pace. You can find a library of articles on a range of topics in our Learning Centre and helpful calculators like our budget or pension income gap calculator in our Tools section.

## The Learning Centre

[www.educatorsfinancialgroup.ca/TLC](http://www.educatorsfinancialgroup.ca/TLC)

Increase your financial literacy through The Learning Centre. Packed with information on financial planning, budgeting, investments, retirement, and subjects specific to education members such as yourself, The Learning Centre is an invaluable resource to help you achieve your financial goals.

## Budget Calculator

[www.educatorsfinancialgroup.ca/budget-calculator/](http://www.educatorsfinancialgroup.ca/budget-calculator/)

Keeping a budget is a great way to keep your spending on track – and our handy budget calculator can help you with that.

## Mortgage Payment Calculator

[www.educatorsfinancialgroup.ca/mortgage-calculator/](http://www.educatorsfinancialgroup.ca/mortgage-calculator/)

The first step in buying a home is knowing how much of a mortgage you can afford. Use our Mortgage Calculator tool to adjust payment frequency, term, amortization and more to find the payment schedule that works for you.

## Pension Income Gap Calculator

[www.educatorsfinancialgroup.ca/retirement-calculator/](http://www.educatorsfinancialgroup.ca/retirement-calculator/)

As an education member you have worked hard for your pension... but will it be enough? Our educator-specific pension income gap calculator will show if you're on track to enjoy the retirement lifestyle you want, and if not, what to do.

## Tools

[www.educatorsfinancialgroup.ca/tools/](http://www.educatorsfinancialgroup.ca/tools/)

Get started on your financial planning today with tools and calculators to help you make the right decision. Whether you're saving for your child's future or looking to retire early, we have the tools to get you there.

## Net Worth Calculator

[www.educatorsfinancialgroup.ca/networth-calculator/](http://www.educatorsfinancialgroup.ca/networth-calculator/)

Your net worth is the sum total of your personal assets, minus liabilities. Knowing your net worth is the first step to gauging, improving and maintaining your financial health.

## RESP Calculator

[www.educatorsfinancialgroup.ca/resp-calculator/](http://www.educatorsfinancialgroup.ca/resp-calculator/)

The future cost of education depends on a few things such as your child's (or grandchild's) age, how long they plan to be in school and, of course, where and what they plan to study. Find out how much you need to save and understand how planned savings can help cover your child's post-secondary education costs.

# Featured Workshops and Webinars

When it comes to financial matters, the education community shares many common concerns and challenges. To help address them, Educators Financial Group offers complimentary workshops and webinars on a wide range of topics designed specifically for members of the education community. Workshops and webinars can last 45 to 90 minutes and are led by our professional financial specialists.

## Early Career Financial Planning 101

From increasing your cash flow and controlling your debt, to learning about your investment options and understanding your pension, we want to make sure that you have everything you need to have confidence in your financial future.

## Walk into Retirement with a Plan

Do your members think they will have enough savings to live the kind of retirement lifestyle they want? Here we'll shed some light on what their finances could look like in retirement, in order to uncover potential income gaps, and then propose solutions to fill them in.

## Understanding RESPs

Education opens the door to infinite possibilities. Do you have questions about saving for your child's post-secondary education? In this webinar, you'll learn the ins and outs of a RESP. From what you gain access to, to beneficiary flexibility, to tax implications, find out how a RESP helps families save for the future expenses of continuing education.

## Independent Women

Women comprise the majority of the education community, so we created a workshop that's all about providing financial fundamentals for the female educator.

## Investing: Empowering You to Make the Right Choices

From purchasing or renovating a home to starting and raising a family—financial goals start becoming larger as your members get further into their education career. This workshop will show how the power of investing can put your members on the financial path to achieving these goals, whatever they might be.

## The Ever Changing World of Credit

When it comes to this subject, ignorance definitely isn't bliss. So from the good and the bad, to the downright scary — we delve deep into everything education members need to know in order to get these “DOs” and “DON'Ts”, down pat.

**Explore upcoming live webinars or request a workshop for your school by visiting [www.educatorsfinancialgroup.ca/complimentary-workshops-and-webinars/](http://www.educatorsfinancialgroup.ca/complimentary-workshops-and-webinars/).**

### Did you know...

You can now watch select, pre-recorded webinars at your own pace, in your own time! View our list of on demand webinars at [www.educatorsfinancialgroup.ca/webinars/](http://www.educatorsfinancialgroup.ca/webinars/)



**After union dues, pension contributions and government taxes, your net pay is a very precious thing...**

So why would you ever pay more interest than you have to on mortgages, credit cards or a secured line of credit?

**We have your best interest (rate) at heart**

From mortgage rates typically below the big banks posted rates, to secured lines of credit that can save you thousands of dollars in interest, Educators Financial Group helps to make your pay cheque go the distance by offering you smart lending solutions that put more money back into your pocket.

**Achieve your big financial goals, faster**

No matter where you are on the pay grid, or what stage you're in careerwise, or in life, we can help you to realize those dreams of owning a home and/or paying off your debts, sooner. But don't take our word for it; we prefer to let the savings speak for themselves.

➔ See reverse for the Educators savings difference...

**Did you know...**

Educators Financial Group has been offering complimentary financial planning plus a wide selection of investing and lending products and services, **exclusively to teachers, educational workers, and their families** since 1975. It is a strong history that has enabled us to become the education community's financial specialist, offering the solutions they need to achieve their financial dreams.

### The Educators difference — secured lines of credit

It definitely pays to pay attention to interest rates. Consolidating your high-interest debts into one low-rate secured line of credit through us has the potential to literally save you thousands of dollars.

**From the example below, that could mean a difference of \$22,016.40 in savings:**

Example below assumes variables remain constant over term.

Strategy	Credit Card	Loan	Average LOC	Secured LOC through Educators <sup>††</sup>
Interest Charged	19%	8%	8%	3.5% APR
Balance	\$10,000	\$25,000	\$15,000	\$50,000
Payoff Date	4 years	5 years	3 years	5 years
Monthly Payment	\$299 <sup>†</sup>	\$506.91	\$470.05	\$909.02 <sup>††</sup>
<b>Combined monthly payment: \$1,275.96</b>				<b>Save: \$366.94/mo.</b>

### The Educators difference — mortgages

Compensation structures, pension contributions, and the summer months – we understand your educator-specific world. So when it comes time to chose a mortgage, we can help you select one that works within that world.

Mortgage Options	Educators	Big Banks
Accredited Mortgage Professional Designation	<input checked="" type="checkbox"/>	
Flexible pre-payment options	<input checked="" type="checkbox"/>	
Typically lower posted 5-year fixed rates	<input checked="" type="checkbox"/>	
Educator-specific advice	<input checked="" type="checkbox"/>	

### Leverage free advice to help you with the bigger financial picture

More than mortgages, more than secured lines of credit — Educators Financial Group offers financial planning services exclusively for education members and their families. Whether you need expert advice on pension income maximization, planning your 4 over 5, summer cash flow challenges, how to minimize tax on gratuities or any other educator-specific topic — we can answer your question and, more importantly, help you to achieve your financial goals.

### Pass all the great Educators benefits on to your family members

In addition to being able to reap all of the exclusive benefits that come from choosing Educators for yourself, you can also pass these great rates, products, and services on to your family!

#### Sign up for eNews

Get educator-specific financial tips, and more — all to your email inbox! Sign up for Educators eNews at [educatorsfinancialgroup.ca/enews](http://educatorsfinancialgroup.ca/enews)

**What are you waiting for?  
Let's get the conversation started.**

Call us at **1.800.263.9541**

<sup>†</sup>For Secured lines of credit, monthly payments are based on the outstanding balance at 3.5%, principal and interest. Annual percentage rate (APR) for the above example is based on a \$50,000 Secured Home Equity Line of Credit over a 5 year amortization, assuming no fees. For Secured Home Equity Lines, fees for registration and appraisal, will increase the APR. The interest rate is based on the rate at the time of printing, and is subject to change. Interest is calculated daily on the outstanding balance with payments applied to interest first, then principal. Offer may be changed/withdrawn/extended without notice. Speak to an Educators Financial Group mortgage agent for full details.



**A Pre-authorized Contribution (PAC) plan can help your investments grow faster. The earlier you start investing money, the more time your portfolio has to grow.**

A PAC makes it easy for you to start now, even in a small way. Every month, a regular amount is withdrawn from your bank account, and added to your investment account, helping you “Pay Yourself First” — automatically.

**Is your investment plan a priority?**

Saving for the future shouldn’t be an afterthought. If you are like most individuals, you might agree that saving more has become a heightened priority. Yet, despite your best intentions (or promises to yourself that ‘this’ month you will start saving more) it is tough to find the discipline to do it. A PAC is one of the most effective ways to put money aside.

A PAC allows you to contribute money to your investment goals, before you pay your other bills, getting you closer to your goals—faster.

**Don’t worry about choosing the “best” time to invest**

Since markets fluctuate, it’s difficult for the average investor to determine the best time to invest. With a PAC, you can benefit from an investment technique called “dollar cost averaging.”

**Dollar cost averaging**

Dollar cost averaging takes advantage of market fluctuations by investing a fixed dollar amount at regularly scheduled intervals.

- When the price is high, your fixed dollar investment buys fewer mutual fund units
- When the prices are low, your fixed dollar investment will buy more
- Your average unit cost is reduced
- You eliminate the risk of investing in the market at the wrong time

➔ See reverse on how you can grow your investments

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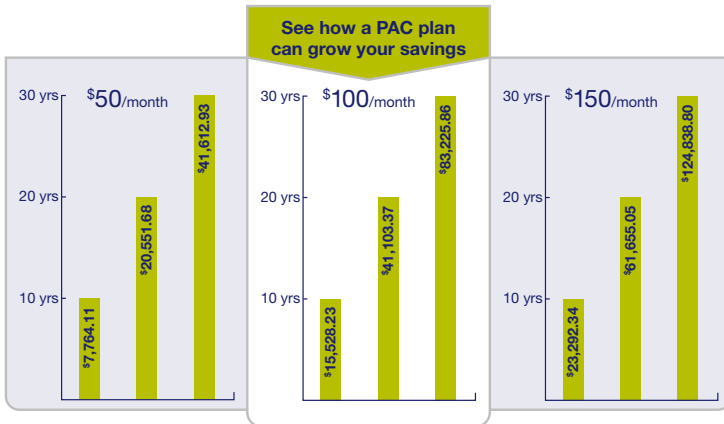




A dollar cost averaging investment technique can be more effective than market timing, especially when used over an extended period of time, such as five to ten years.

**With a PAC and a dollar cost averaging strategy, you can lower the average cost per unit, increase the growth potential of your investment, and avoid the stress of market timing.**

Example - Dollar cost averaging can work to your advantage investing on a monthly basis.



*\*For illustrative purposes only and are not intended to be representative of the performance of actual or future investments. The example uses a hypothetical rate of return of 5% compounded monthly, assumes reinvestment of all income, and does not include commission or fees.*

## Here's how to get started with your PAC!

### Choose the amount to invest

- Decide on an amount that suits your budget — a minimum contribution of \$25 per month, per fund, will get you started.
- You can change the contribution amount at anytime, higher or lower.

### Choose how often to invest

- You can opt to make contributions weekly, bi-weekly, semi-monthly or monthly.

### Your money is automatically invested

- An Educators Financial Group advisor will set up an investment plan that fits your financial goals and risk profile.

### Take care of your RRSP contribution — in advance

- By year-end, accumulate your total contributions for your RRSP.
- Avoid the hassle and high cost of borrowing money to make your RRSP contribution.

### Get started right away!

- The sooner you start, the sooner your investment can start to grow.



#### Sign up for eNews

Get educator-specific financial tips, and more — all to your email inbox! Sign up for Educators eNews at [educatorsfinancialgroup.ca/enews](http://educatorsfinancialgroup.ca/enews)

Focused **exclusively** on the education community since 1975.

Call us at **1.800.263.9541**

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.



You set the course.  
We'll keep you on track.

## WHAT ARE EDUCATORS MONITORED PORTFOLIOS?

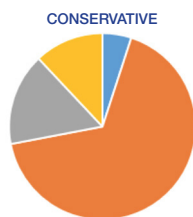
Investing can be stressful. That's why we launched our portfolios of mutual funds; to help take the worry and work out of investing.

Our range of portfolios strategically blend a mix of mutual funds tailored to meet your specific investment goals, whether your style is conservative or more growth-oriented.

## HOW IT WORKS.

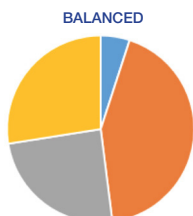
First we'll help you determine your goals, then we'll recommend which of our portfolio options best fit your needs. Our highly experienced, professional Portfolio Manager will continuously monitor, rebalance and optimize the portfolios to ensure the best mix of investments; perfectly balanced with your goals in mind, diversified, and broad enough in scope for the greatest opportunity for growth.





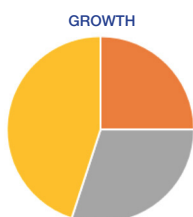
### EDUCATORS MONITORED CONSERVATIVE PORTFOLIO

This fund is suitable for those who want interest income as well as some potential for low to moderate long-term growth of their capital. It's ideal for those with a low tolerance for investment risk, who have a medium-term investment time horizon.



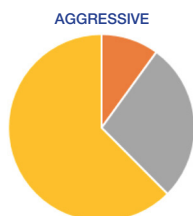
### EDUCATORS MONITORED BALANCED PORTFOLIO

This fund is appropriate for investors who want to earn a balance of interest income and long-term growth of their capital. If they have a medium-term investment time horizon, and prefer a low to medium tolerance for investment risk, it's the right choice.



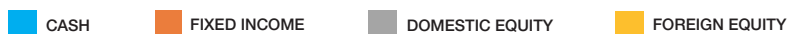
### EDUCATORS MONITORED GROWTH PORTFOLIO

This fund is designed for those investors who want long-term growth of their capital and low to moderate interest income. They have a long-term investment time horizon, and prefer a medium tolerance for investment risk.



### EDUCATORS MONITORED AGGRESSIVE PORTFOLIO

This fund is suited to investors who want to maximize the long-term potential growth of their capital. They have a long-term investment time horizon, and prefer a medium tolerance for investment risk.



## THE BENEFITS OF OUR PORTFOLIOS REALLY ADD UP

Not only does this range of portfolios offer you options to suit your specific needs, the diversification within each also helps avoid the roller-coaster ride of volatile market conditions.

Educators Monitored Portfolios. A new way to help you get where you want to go. When it comes to investing, we're the experts, so you don't have to be. Interested in getting ahead? Give us a call.

# Interested in getting ahead?

Call us at **1.800.263.9541**

Commissions, trailing commissions, management fees and expenses may all be associated with mutual funds. Please read the simplified prospectus before investing. Mutual funds are not guaranteed, their value changes frequently and past performance may not be repeated.

# TFSA: Four letters that spell tax-free savings for Y-O-U



## Have you ever thought what it would be like to have more money to play with during the summer months?

What about taking advantage of your Deferred Salary Plan to use that year off to do what you've always dreamed of? That's where a TFSA (*Tax-Free Savings Account*) can be one of your best investment options to help make it all happen.

### No muss, no fuss — no tax!

Whether you're looking to put money away for a down payment on a house, finally replace that old car or want to spend July and August travelling abroad — a TFSA easily enables you to create another source of investment income, and it's all tax-free.

### The ideal investment for educators

An educator's RRSP contribution room tends to be limited (*typically \$2,500 per year*). That's where a TFSA can provide you with additional investment space — all while enjoying the further benefit of being able to access growth and income generated from that TFSA investment, tax-free.

**The TFSA difference:** so what is your savings potential with a TFSA versus a taxable savings vehicle?

➤ See reverse for additional income you can possibly save!

### Did you know...

Educators Financial Group has been offering complimentary financial planning plus a wide selection of investing and lending products and services, **exclusively to teachers, educational workers, and their families** since 1975. It is a strong history that has enabled us to become the education community's financial specialist, offering the solutions they need to achieve their financial dreams.



## Did you know that opening a TFSA versus a taxable investment vehicle has the potential to generate far greater savings?

As you can see from the bar graph to the right, an individual contributing \$200 a month to a TFSA for 20 years (assuming an average annual return of 5.5 percent) will accumulate about **\$10,856** more in savings than if the investment had been made in a taxable savings vehicle.

### Just a few of the 'growing' benefits of a TFSA...

#### ✔ It grows, tax-free:

We can't say it enough – whatever investments you choose for your TFSA, you can sit back and smile knowing they're growing without you having to pay a single cent in tax.

#### ✔ It grows as you contribute annually:

Every year you can invest an additional prescribed amount into a TFSA account. The most recent 2021 prescribed limit is \$6000. Annual contribution amounts are indexed to inflation, and rounded to the nearest \$500, using the consumer price index provided by Statistics Canada.

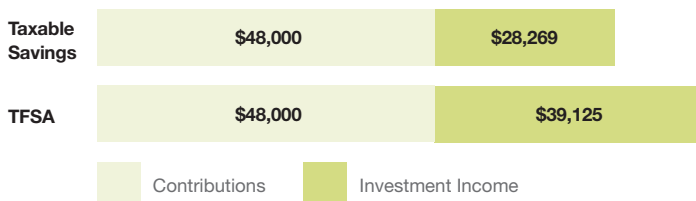
#### ✔ It grows as you contribute a lump sum:

Whether you contribute or not, your contribution room increases annually. So let's say you suddenly receive a windfall of cash, you can invest the lump sum in your TFSA.

#### ✔ It grows without locking you in\*:

It's flexible. Withdraw the whole amount if you like. Your TFSA can help you save for needs such as a down payment on a house, home renovations, or dream vacations.

## TFSA Versus Non-registered Savings



Combined federal and provincial tax savings based on a \$200 monthly contribution for 20 years and a 5.5 percent rate of return. For non-registered savings, a 21 percent average tax rate on investment income is assumed.

Source: Canada Revenue Agency website..

### Want to know more about the many benefits of a TFSA?

Visit us online at [www.educatorsfinancialgroup.ca/TFSA](http://www.educatorsfinancialgroup.ca/TFSA) for all of the important things you need to know about this tax-free savings option. Wondering how a TFSA compares next to an RRSP? You'll even find more information on that too.

#### ✉ Sign up for eNews

Get educator-specific financial tips, and more — all to your email inbox! Sign up for Educators eNews at [educatorsfinancialgroup.ca/enews](http://educatorsfinancialgroup.ca/enews)

## Ready to talk TFSA?

Call us at **1.800.263.9541**

\*Locked in products like GICs could be offered in a TFSA.

Commissions, trailing commissions, management fees and expenses may all be associated with mutual funds. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

All charts and illustrations are for illustrative purposes only and are not intended to illustrate the performance of any security or portfolio. You should not rely on the results as an indication of your financial needs and we recommend that you seek your own financial, investment, tax, legal or accounting advice nor shall the information herein be considered as investment advice or as a recommendation to enter into any transaction. Professional advice should be obtained prior to acting on the basis of this information.

When you give them a future,  
you give them everything.

Introducing our new low-fee RESP.

**We believe education opens the door to infinite possibilities. That's why we're proud to introduce our low-fee E-Series mutual funds – available only within our Educators RESP.**

These funds feature our popular Educators Monitored Portfolio family of funds and our Balanced Fund. For this new E-Series the **management fee has been discounted by 20%\*** so that even more of your money goes towards saving for your child's education.

#### What is an RESP?

A Registered Education Savings Plan (RESP) is an investment account to help save for a child's post-secondary education. RESPs allow for a wide variety of investment choices (e.g. high-interest savings, GICs, mutual funds).

#### Why invest in an RESP?

Post-secondary studies are becoming increasingly expensive. It's never too early to start saving. An RESP helps families save towards this future expense. Here's how:

- You'll receive an additional 20% of your RESP contribution in the form of the Canada Education Savings Grant (CESG), which equals up to \$500 annually on the first \$2,500 per year, up to a lifetime maximum of \$7,200 per child.

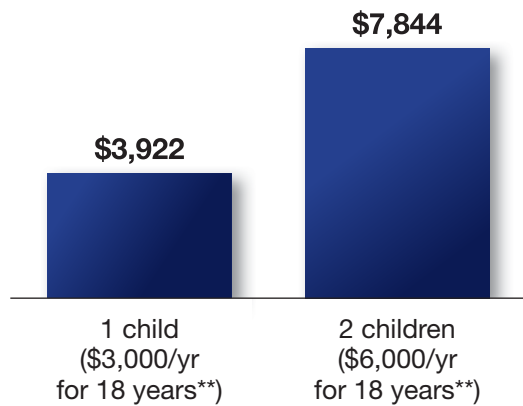
- There's no annual contribution limit. Just make sure you don't go over the \$50,000 cumulative maximum for each beneficiary, since over-contributions are subject to a special 1% monthly tax.
- In addition to parents and grandparents, relatives and friends can also set up an RESP. That makes it the ultimate education savings investment (individual RESP only).
- Planning on having more than one child? Consider a family RESP. It offers the flexibility to share accumulated income and grants among your children, or to change the beneficiary of the plan to someone else in the family.

#### Why invest in an Educators Low-fee RESP?

We're always looking for ways to give back to the education community, that's why we're proud to introduce our new low-fee E-Series mutual funds within our Educators RESP. These funds feature our popular Educators Monitored Portfolio family of funds and our Balanced Fund. However, for this new E-Series the **management fee has been discounted by 20%\***.



## See How the Management Fee Savings Add Up



**With our new E-Series management fee being discounted by 20%, more money stays in your pocket. And it's not just about savings, you'll also get:**

- Access to highly qualified financial specialists who are dedicated to the education community
- Educator-specific financial literacy: [educatorsfinancialgroup.ca/the-learning-centre](http://educatorsfinancialgroup.ca/the-learning-centre)
- An interactive RESP Calculator to help determine how much you need to save: [educatorsfinancialgroup.ca/resp-calculator](http://educatorsfinancialgroup.ca/resp-calculator)
- Key milestone notifications to ensure you know the important deadlines to make the most of your RESP

## The Low-fee RESP Road Map

Our RESP road map will guide the lifetime of your child's low-fee RESP account. As your child grows, we're with you at key milestones. We will check in with you at various stages to review investment objectives and manage contributions in order to maximize the CESG within the allowable timeframe. We'll also assist you in adjusting the investments in your RESP to reflect your changing needs.

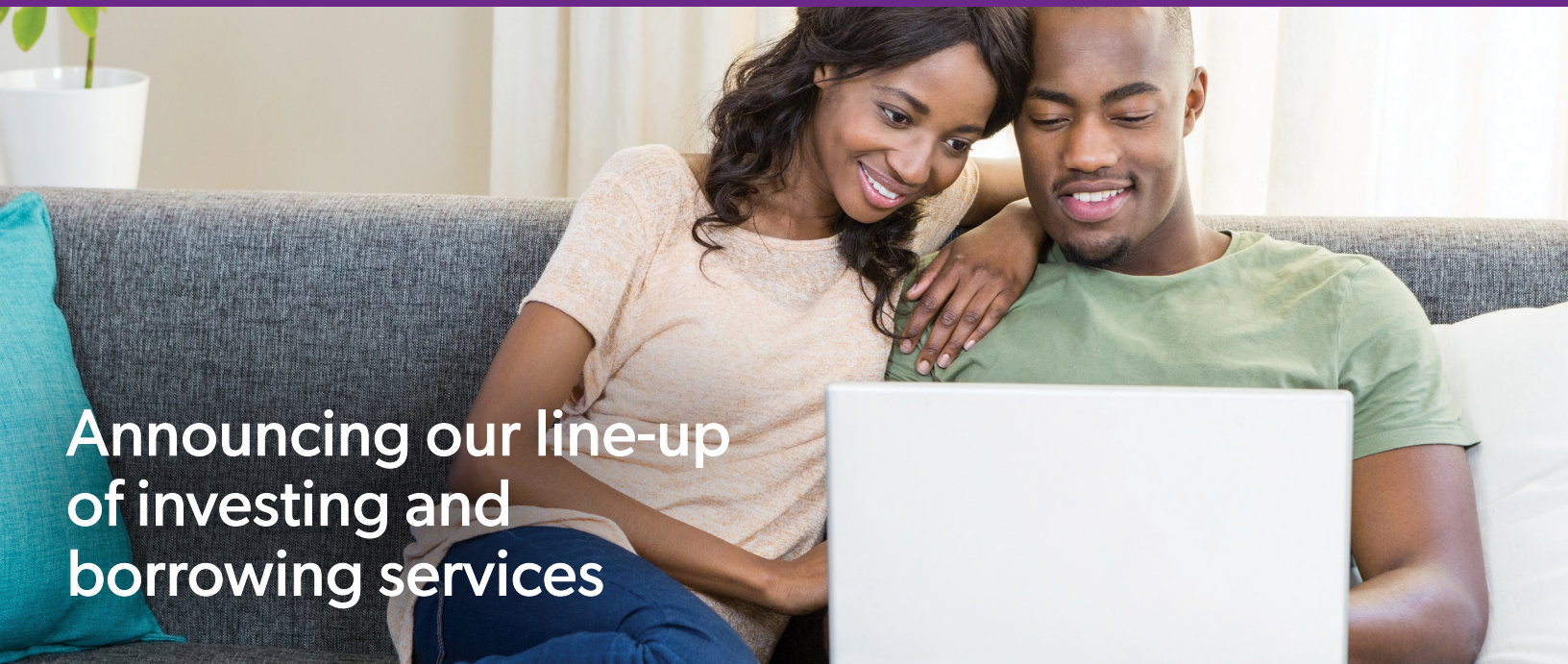


Learn more about our new low-fee RESP at [educatorsfinancialgroup.ca/RESP](http://educatorsfinancialgroup.ca/RESP)

**Open a new  
Educators Low-fee RESP today.**  
Call us at **1.800.263.9541**

\*20% lower management fee than our A Series Educators Monitored Portfolios and Balanced Fund. Commissions, trailing commissions, management fees and expenses may all be associated with mutual funds. Please read the prospectus before investing. Mutual funds are not guaranteed, their value changes frequently and past performance may not be repeated.

\*\*Based on fee differential of 42 basis points (MER of 1.58% on our Educators Monitored Growth Portfolio E-Series vs. competition at 2%). Rate of return used in calculation is 7% before fees. We have included the growth on the CESG in the above results.



## Announcing our line-up of investing and borrowing services

**Educators Financial Group is proud to present a range of services to meet the unique needs of the education community.**

Since 1975, Educators Financial Group has been providing investing and lending products and services tailored to meet the special needs of the education community. When it comes to investing, we understand that every investor is different, with needs and goals that are unique. Some people manage their own investments independently, others like a little guidance, and many prefer ongoing, dedicated service to help them manage more extensive portfolios. That's why we have access to a line-up of different services to accommodate a range of investor preferences. We also understand that everyone needs to borrow some time, so we offer a comprehensive range of borrowing services designed with education community members in mind.

### **Qtrade Investor**

For those digitally savvy investors who feel comfortable managing their own investments, we have partnered with Qtrade Investor, Canada's top online brokerage\*, to offer online brokerage services.

### **VirtualWealth®**

For investors who want the convenience of automated online investing we're proud to introduce our newest partner, VirtualWealth®. This convenient online service provides a professionally managed, low-cost portfolio to match personal financial goals, timeline and risk tolerance.

### **Advisory Services**

For those who prefer the human touch and value tailored guidance, our highly qualified financial specialists provide personalized investment planning. They understand the financial needs of the education community better than anyone. And our specialists are not on commission, which means you get unbiased guidance. They are well-versed on topics specific to educators, such as deferred salary plans, pensions, and tax minimization.

### **Borrowing**

We offer competitive mortgage rates and secured lines-of-credit that meet the unique needs of the education community.





# Educators Investment and Borrowing Services



## Qtrade Investor Online Brokerage

For savvy DIY investors comfortable managing their own investments.



## VirtualWealth® Automated Digital Investing

For those who want the lower cost and convenience of online investing.



## Advisory Services Financial Specialists

For investors who prefer tailored guidance and personalized financial planning.



## Borrowing Mortgage Brokers

For members seeking competitive rates on mortgages and secured LOCs.

Do-it-yourself (DIY)

Advised

We understand that as a member of the education community your needs are unique. No matter what your requirements are, at Educators Financial Group we have a solution for you.

**For a complimentary consultation  
to find a service that meets your needs.**

Call us at **1.800.263.9541**

\*As ranked by: The Globe and Mail, Surviscor and Moneysense. [www.qtrade.ca/en/investor/canadas-reliable-online-brokerage.html](http://www.qtrade.ca/en/investor/canadas-reliable-online-brokerage.html)

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# Key Financial Planning Contacts for education members

## Educators Financial Group

2225 Sheppard Ave. East, Suite 1105  
Toronto, Ontario, M2J 5C2  
Tel: 1-800-263-9541  
Fax: 1.888.662.2209  
Website: [www.educatorsfinancialgroup.ca](http://www.educatorsfinancialgroup.ca)

### Quick Links:

- ❖ [Online Mortgage Application](#)

## OTIP | RAE0

125 Northfield Drive West,  
Waterloo, Ontario N2L 6K4  
Contact Numbers:  
[www.otip.com/Contact-Us/Phone](http://www.otip.com/Contact-Us/Phone)  
Website: [www.otip.com](http://www.otip.com)

### Quick Links:

- ❖ [Insurance \(Home & Car\) Offer](#)

## OTPP (Ontario Teachers' Pension Plan)

5650 Yonge Street, Suite 400  
Toronto, M2M 4H5  
Tel: 416-226-2700  
WATS: 1-800-668-0105  
Fax: 416 730-7807/1-800-949-8208  
Website: [www.otpp.com](http://www.otpp.com)

## OMERS (Ontario Municipal Employees Retirement System)

1 University Avenue, Suite 1000  
Toronto, Ontario M5J 2P1  
Tel: 416-369-2444 / 1-800-387-0813  
Fax: 416-369-9704  
Website: [www.omers.com](http://www.omers.com)

### Other Quick Links:

- ❖ [GOC Credit Report and Score Information](#)
- ❖ [GOC Mortgage Information](#)

