


“have a seat,
let’s chat...
...the service here
is excellent.”

[CONTACT US](#)



your morning coffee break

Regional Directors

Pacific Region

Peter Laing
Tel: 604.812.4309
Email:
peter.laing@cwt.ca

Prairie Region

Thaidra Walsh
Tel: 403.291.5268
Email:
thaidra.walsh@cwt.ca

Central Region

Joe Woitas
Tel: 204.947.5590
Email: joseph.woitas@cwt.ca

Visit us at: www.cwt.ca

CANADIAN WESTERN TRUST

Dear ,

February 23, 2006

Consolidated Statement of Account

As a non-advisory, post-trade intermediary, Canadian Western Trust (“CWT”) will continue with our current consolidated statement-reporting model for Self-Directed RSP’s and investment accounts.

Operating under a different business model than our two largest competitors, CWT is deemed to be a “service provider” as outlined in the MFDA Rule 1.1.3. This Rule considers CWT as a non-advisory service provider for the outsourcing of self-directed plans and investment accounts.

CWT recognizes the importance of supplying a complete picture of investments for you and your clients.

If you have any questions please contact you Regional Sales Director (column to your left) or our Relationship Management Team via the contact details at the end of this newsletter.

Advisor In Transition Program

Realizing the importance of owning your book of business in a nominee environment, CWT offers our Advisor in Transition Program to Independent Financial Advisors.

This remarkable program minimizes the administrative burden to the Advisor, their Assistants and the cost to the Client, normally when moving self-directed, RSP/RIF and non-registered accounts.

CWT will help populate forms **AND** assist with exit fees.

Call and ask for your Regional Sales Director or call our Sales & Marketing Department at 1-888-877-7748 for details.

[AGF Trust & CWT Loan Program](#)

Want an automated and convenient approach for your clients RSP loan needs?

CWT and AGF Trust have partnered to offer a Web-enabled loan service.

Through the CWT/AGF Trust Loan Program you can take advantage of the same great AGF Fund Loan rate and invest in a full range of FundSERV eligible mutual and segregated funds.

AGF Trust is currently offering their **Contribution** loans at prime -1%. Top-up and Maximizer loans are also available for your clients.

[Click here](#) for further information on this Program or [here](#) to apply on line today.

[CWT Systems Enhancements - RSP Withdrawals](#)

Effective immediately RSP withdrawals can be forwarded through electronic file transfer directly to you clients' bank account. Our withdrawal form has been revised and is available to you on CWeb in our [Forms](#) section.

[Proposed Amendments to the Alberta Employment Pension Regulations](#)

Alberta Finance has invited discussion on a number of proposed amendments to pension legislation in that province. If you are interested in the proposals or commenting on them, you can find the discussion paper at: www.finance.gov.ab.ca/publications/pensions/pdf/2005_1222_eppreg_amendments.pdf

Canadian Western Trust will be commenting on a number of the proposals, including the LIF discussion topic. Alberta proposes eliminating the LRIF and modifying the LIF to base the LIF factor on a term-certain annuity to age 85, rather than 90 and incorporating a growth calculation, similar to that of the LRIF as an alternate maximum calculation. They would also eliminate the requirement to purchase an annuity at age 80.

We appreciate that this would allow for slightly more flexible LIF payment options. However, our understanding from conversation with clients and Advisors is that what is desired is significantly more flexible LIF payment options. If you have comments you would like to share, please forward your

thoughts to InformationService@cwt.ca.

If you have an opinion on the proposals we would encourage you to respond to Alberta Finance.

Contact us

Canadian Western Trust welcomes your inquiries. To help us respond quickly to your inquiry, request for an information kit, or if you wish to provide feedback, please fill out our [Information Request Form](#).

Please feel free to contact our **Relationship Management Team** at any time at the following numbers:

Toll Free: 1-800-663-1124

Local: 604-685-2081

Email: informationservices@cwt.ca

[Unsubscribe](#) | [Subscribe](#) | [Send to a Friend](#) | [Update My Profile](#)

Copyright © 2006 Canadian Western Trust



Thank you for dealing with CWT, we appreciate being your "trust company of choice." We hope this newsletter offers value to your business and we appreciate any feedback or comments