



Winter 2008

Are you in Transition?

Let our [Advisor in Transition](#) Program assist you with transfer fees when you move bulk accounts to CWT.

Contact our Client Service Team at 1 (800) 663-1124 or [email](#) us for more information.

The Client Service Team: Service You Can Trust!

Whether it's the holiday season or RRSP season, you can count on us for thoughtful, responsive, creative and solution-oriented service.

CWT offers you dedicated service in the form of the Client Service Team ("CST").

The team works collaboratively with our backoffice to help you with your clients' accounts. We are available from 7am to 5pm (Pacific Standard Time).

Tel. 604-685-2081 or
1-800-663-1124
Fax 604-669-6069 or
1-866-799-6069
Email informationservices@cwt.ca

Administration Corner

Did you know that RRIF Payments can also be taken in-kind?

CWT will process one free In-Kind RRIF payment request per account, per year.

Any subsequent In-Kind payment request will be charged \$75, as listed in our Fee Schedule.

Contact our Client Service Team at 1-800-663-1124 to learn more.

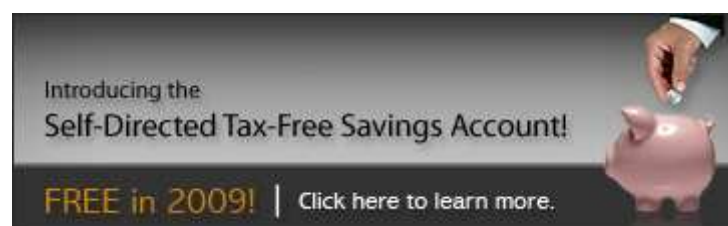
Ask CWT!

Have a follow up question to one of our articles? Questions about any of the services we offer? Need to know more about a product?

Call us at 1 (888) 877-7748 or email cwt.marketing@cwt.ca

Offer Your Clients An Account They Truly Can't Resist ~ Tax-Free With Flexibility!

A new year is a great opportunity to discuss with your clients the value and importance of saving. What better way to kick-start the conversation than to bring up a strategy that is tax-free, flexible, and offers FREE account administration in 2009!



Click [here](#) to find out how the [Canadian Western Trust Self-Directed Tax Free Savings Account \(TFSA\)](#) can help your clients save for exciting life events such as buying a new car or taking a family vacation.

Evolution Of The RRIF: Its History and Future.

In this piece, CWT's Richard Tebb ponders the Registered Retirement Income Fund (RRIF) and how it has changed since the early 1970s.

Richard also unveils a new Government proposal for a 25% RRIF minimum rollback and the possibility of it leading to more fundamental changes. Click [here](#) to read the full article.

Answers To More Of Your Frequently Asked Questions!

In our last newsletter, we answered some commonly asked questions to help you get accustomed to our processing procedures, including mutual fund switches, wire orders, gross/net withdrawals, client signatures and cash distributions. Click [here](#) for another look at these FAQs.

Back by popular demand, we have added a few more frequently asked questions to the list. This time, we cover new topics such as estate settlements, marriage breakdowns, name change requests and fee payment options. Click [here](#) to learn more.

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.