

*The King's Group Retirement Savings Plan* is registered with Canada Revenue Agency (Specimen #145-629) to accept tax-deductible contributions and transfers of existing plans.

Trustee: Concentra Trust  
333 - 3rd Avenue North  
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The King's University College  
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## HOW DO I APPLY?

Application forms are available by mail, email, or on our website at [www.kingsu.ca](http://www.kingsu.ca). Follow the **Support King's** links. A minimum contribution of \$1,000.00 is required.

## HOW DO I CONTRIBUTE?

Tax-deductible contributions to *The King's Group RRSP* may be made at any time, by cheque, electronic fund transfer (EFT), credit card, or post-dated cheque. For further information or forms, simply contact us.

Existing RRSP plans on deposit with other institutions can also be transferred tax-free to *The King's Group RRSP* by using a Transfer Authorization form.

## WHAT IS THE INTEREST RATE?

Your RRSP will be principally invested in The King's University College mortgage on the campus property. The interest rate is set at the beginning of each quarter, using The Bank of Montreal 1-year Guaranteed Investment Certificate rates as a guide. Interest is compounded and credited to your account quarterly.

## WHAT IS MY SECURITY?

### Disclosure Statement

The proceeds from this investment offering shall be used primarily to fund capital building projects of The King's University College. The investors' security is an interest in a mortgage against the property. This mortgage is subordinate to a first mortgage issued to the primary lending institution.

**Investments in this subordinate mortgage are not guaranteed. The mortgage is not covered by any insurance.** As such, the investors should consider the appropriateness of this investment for their purposes.

## WHEN ARE INCOME TAX RECEIPTS ISSUED?

For contributions made during the first 60 days of a new year, income tax receipts are issued before the end of March of that calendar year. Receipts may be used for the year in which the contributions were made or for the prior year.

For contributions made during the rest of the year, income tax receipts will be issued in January of the new year, or earlier upon request. The receipts may be used for the year in which the contributions were made.

## DO I GET A STATEMENT OF ACCOUNT?

Your personal statement of contributions and earnings will be forwarded to you quarterly.

## MAY I WITHDRAW OR TRANSFER MY INVESTMENT?

Your investment in *The King's Group RRSP* will remain in the Plan unless written request for withdrawal or transfer out is received. All requests will be honoured within 30 days, with a fee of \$25 applied per withdrawal or transfer out.