

planning for SUCCESS

1st Quarter 2008

a newsletter for the clients and friends of Dupuis Langen Financial Management



DUPUIS LANGEN
FINANCIAL MANAGEMENT

Thank you for your referrals

Business is great and growing. If you know of anyone who would like to receive our newsletter or who would appreciate a second opinion on their financial plan, please let us know!

Words of Wisdom

“Success is a combination of consistent little steps done efficiently.”

It's Tax Time Again, Helpful Information You Should Know

Whether you are just starting out in the work force, or well advanced in your retirement planning it is in your best interest to stay up to date on one of Canada's best tax breaks - Registered Retirement Savings Plans or RRSP's. The deadline to make contributions eligible for deductions on your 2007 income tax is midnight February 29, 2008, but the sooner you make your contribution the better. For your convenience, Dupuis Langen will be open 6 days per week commencing the week of January 21, 2007 – until February 29th. We will also offer limited evening appointments during this RSP time period.

RRSP: The current RSP maximum is 18% of the previous year's earned income up to a maximum of **\$19,000**. You can find your contribution limit on your 2006 Notice of Assessment or by phoning the CRA Tips line at 1-800-267-6999. You will need your Social Insurance Number and previous year's taxable income as shown on your Income Tax Return. For future reference, the RSP maximum for 2008 will be \$20,000.

RRSP Annual Contribution Limit	
Year	Maximum
2006	18,000
2007	\$19,000
2008	\$20,000
2009	\$21,000
2010	\$22,000

RSP Loans: We are once again offering investment loans from lenders such as Manulife Bank with RSP loan rates at Prime on amounts of up to \$19,000. Loan payment deferrals are also available allowing you to wait until you receive your refund before beginning your loan payments. New payment terms allow you to pay for RSP loans over a 12 or 24-month period. Remember, that you can also take advantage of investment loans for non-registered investments and Registered Education Savings Plans.

Opportunity May Be Knocking. If History Repeats Itself...

S&P/TSX Composite Index Market Cycles - 1970 to 2007					
Period	Period Return*	Market Type	# of Months	3 mo return* after Bear Market	1 yr return* after Bear Market
Jul 1970 To Oct 1973	81.84	Bull	40		
Nov 1973 To Nov 1974	-33.16	Bear	13	20.23%	21.26%
Dec 1974 to Mar 1981	269.8	Bull	76		
Apr 1981 To Jun 1982	-37.8	Bear	15	18.66%	86.92%
Jul 1982 To Jul 1987	252.59	Bull	61		
Aug 1987 To Nov 1987	-25.45	Bear	4	8.43%	14.51%
Dec 1987 To Apr 1998	247.27	Bull	125		
May 1998 To Aug 1998	-27.47	Bear	4	15.21%	28.12%
Sep 1998 To Aug 2000	109.38	Bull	24		
Sep 2000 to Sep 2002	-43.2	Bear	25	7.53%	22.45%
Oct 2002 to Dec 2007	149.38	Bull	63		
Average Bear Market			12	14.01%	34.65%
Average Bull Market			65		

Source: Ibbotson Encorr.

*Returns calculated using month end data from each period

Our services

- Life Insurance
- Critical Illness Insurance
- Long Term Care Plans
- Disability Plans
- Mortgage Insurance
- Personal Financial Planning
- Estate Planning
- Charitable Giving Plans
- Retirement Planning
- Key Person Insurance
- Business Succession Plans
- Buy-Sell Funding Solutions
- Business Overhead Insurance
- Executive Compensation Plans
- Executive Pension Plans
- Group Life & Health Plans
- Individual Pension Plans (IPPS)
- Private Health Services Plans (PHSPs)
- Group RSP's
- Annuities
- Education Savings Plans
- Guaranteed Income Funds
- Guaranteed Investment Accounts (GICs and GIAs)
- Mutual Funds
- Nursing Home Income Plans
- Registered Retirement Savings Plans
- Retirement Income Plans
- Registered Pension Plans



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Will your retirement income be predictable, sustainable and potentially increasing?

Analysis shows that the 5 to 10 years before and after retirement are the most critical phase for an investor's retirement nest egg. We call this window of time the Retirement Risk Zone. Unique in Canada, Manulife Investments has created GIF Select featuring IncomePlus, the ideal retirement planning tool for clients looking to navigate the Retirement Risk Zone with confidence.

The graph below compares **IncomePlus** to various other investment options available for retirement planning.

SEE THE BENEFITS OF INCOMEPLUS FOR YOURSELF

● = Yes ◐ = Possibly ○ = No

NEED	BANK GICS	ANNUITIES	MUTUAL FUNDS (Includes Income & Bond Funds)	TRADITIONAL SEGREGATED FUNDS	INCOMEPLUS*
Predictable income guaranteed to not decrease no matter how the investment performs	○	●	○	○	●
Sustainable income guaranteed to last for your life	◐	●	○	○	●
Potentially increasing guaranteed income	◐	◐	○	○	●
Flexibility to change your investment or access your savings	◐	○	●	●	●
Tax efficient non-registered income	○	◐	●	●	●
Unique estate planning advantages	○	◐	○	●	●

*Exceeding the withdrawal thresholds may have a negative impact on future payments. The Lifetime Withdrawal Amount is available after December 31st of the year the annuitant turns age 65. Payments can continue until the contract reaches maturity or upon death of the last surviving annuitant.

Turn Retirement Thinking Upside Down! Join us for our GIF IncomePlus Seminar on February 12th, register at www.dupuislangen.com.



Before you travel... choose protection that suits your travel plans.

Multi-Trip Annual Plan – coverage for any number of trips taken within one year. Choose 4, 10, 18 or 30-day options.

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Single-Trip Plan – coverage for one trip. Choose

Emergency Medical or Trip Cancellation, Interruption & Delay Insurance. Or buy our All-Inclusive plan with Emergency Medical, Trip Cancellation & Interruption, Baggage Loss, Delay & Damage, and Flight & Travel Accident coverage in one plan.

Visitors to Canada Plan – offers coverage for one trip with optional benefits such as Trip Interruptions and Travel Accident coverage. Visitors to Canada plan has an unlimited number of 30-day trips to Canada.

Flexible. Easy. Wise.

Planning to travel? Visit www.dupuislangen.com to buy your Travel Insurance today!