



# CBA FINANCIAL SERVICES



The CBA Financial Services (CBAF) is pleased to offer a retirement savings solution to help you achieve your retirement savings goals. Available to members of the Canadian legal community, their families and employees, the CBAF retirement savings plan is easy, cost effective, and delivers a wide array of investment options.

## Enroll today to start taking advantage of these great features:

- **Lower than retail investment management fees (IMF).** The CBAF is able to negotiate lower fees (similar to MERs) than those available to most individual investors, meaning your savings grow faster.
- **Access to Institutional funds and fund managers.** Typically not available to most individual investors.
- **Exclusive to CBA members!** As a member of CBA, you receive even lower investment management fees.
- **CBAF member loyalty program.** As your account balance grows, you will benefit from even lower investment management fees through the CBAF retirement savings member reward program.
- **Convenient account access.** 24/7 online or interactive voice response (IVR) telephone access to your personal account information. The information you need, when you need it!
- **Investing with confidence.** Manulife Financial's exclusive Investment Watch (i-Watch) program incorporates a best practices approach to selecting fund managers, and then ensures that they adhere to their investment mandates over time.

Talk to a CBIA authorized representative by calling 1-800-267-2242 or visit our website at [www.barfinancial.com](http://www.barfinancial.com)

CBA FINANCIAL SERVICES CORPORATION

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**Please contact me with more information about the CBAF retirement savings plan.**

Name: \_\_\_\_\_

Firm: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Business Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email address: \_\_\_\_\_