



**BC Government Incentive**  
**Provincial Tax Credit**  
**BC Residents Only**

# How To Get \$7,400 Back On A \$10,000 RRSP

## Summary of a VCC RRSP Investment With Tax Credits

Income <sup>(1)</sup>	\$40,000	\$80,000	\$105,000
Shares	6,667	13,333	24,000
Investment	\$ 5,000	\$10,000	\$18,000
Tax Credit	\$ 1,500	\$ 3,000	\$ 5,400
<b>Refund<sup>(2)</sup></b>	<b>\$ 1,555</b>	<b>\$ 3,970</b>	<b>\$ 7,866</b>
<b>Net Cash Cost</b>	<b>\$ 1,945</b>	<b>\$ 3,030</b>	<b>\$ 4,734</b>
<b>R.O.I.<sup>(3)</sup></b>	<b>61%</b>	<b>70%</b>	<b>74%</b>

(1) Net Taxable Income (after all other deductions and credits).

(2) Approximate Income Tax Refund from RRSP contribution (31.1%; 39.7%; 43.7% MR)

(3) Cash on cash return.