April 2023

ᓴᐳᔾᔨᓯᒪᓂᖅ ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᓯᓂᕐᓂᒃ

ᑲᓇᑕᒥ ᑮᓇᐅᔭᒃᑯᕕᖕᒨᖅᓯᓂᕐᒧᑦ ᓇᓪᓕᐅᒃᑯᒫᑦ ᑯᐊᐳᕇᓴᓐ (CDIC) ᒐᕙᒪᑐᖃᒃᑯᓐᓂ ᑎᒥᖁᑎᒋᔭᐅᕗᖅ ᓇᓪᓕᐅᒃᑯᒫᖃᖅᑎᑦᑎᕙᒃᖢᓂ $1 ᑐᕆᓕᐊᓐ ᐅᖓᑖᓂ ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᑕᐅᔪᓂᒃ ᐃᓚᒋᔭᐅᔪᓄᑦ ᐱᓕᕆᕝᕕᖕᓄᑦ. CDIC−ᑯᑦ ᐊᑕᖏᖅᖢᑎᒃ ᑮᓇᐅᔭᖃᖅᑎᑕᐅᕗᑦ ᐃᓚᒋᔭᐅᔪᖁᑎᑦᑎᓐᓄᑦ ᓇᓪᓕᐅᒃᑯᒫᖃᖅᖢᑎᒡᓗ ᐊᑭᖃᙱᖦᖢᑎᒃ ᐃᕐᖐᓐᓇᕐᓗ − ᐊᑎᓕᐅᕆᐊᖃᙱᑦᑐᑎᑦ.

CCDIC−ᑯᑦ ᓴᐳᔾᔨᓯᒪᕙᒃᐳᑦ ᐊᔪᖅᑎᑕᐅᙱᑦᑐᓂᒃ ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᓯᓂᕐᒥᒃ ᑲᓇᑕᒥ ᑲᓇᑕᐅᑉ ᓯᓚᑖᓂᙶᖅᑐᓪᓗ ᑮᓇᐅᔭᖏᓐᓂᒃ $100,000−ᒧᑦ ᑎᑭᓪᓗᒍ (ᑲᓇᑕᐅᑉ ᑮᓇᐅᔭᖓᑎᒍᑦ) ᑕᒪᐃᓐᓂ CDIC−ᑯᑦ ᓇᓪᓕᐅᒃᑯᒫᖏᑕ ᖃᓄᐃᑦᑑᓂᖏᓐᓂᒃ.

ᑭᓱᑦ ᐊᑭᓕᖅᑕᐅᓯᒪᕙᑦ?

z ᑮᓇᐅᔭᒃᑯᕕᖕᒨᖅᓯᓂᖅ ᑲᓇᑕᒥ ᐅᕝᕙᓘᓐᓃᑦ ᑲᓇᑕᐅᑉ
ᓯᓚᑖᓂ ᑮᓇᐅᔭᖏᓐᓂᒃ (ᐃᓚᒋᔭᐅᓪᓗᑎᒃ ᐃᖅᑲᓇᐃᔭᖅᑎᑦ
ᐊᑭᓕᖅᓱᖅᑕᐅᔾᔪᑎᖏᑦ, Interac ᐃᕐᖐᓐᓈᖅᑕᐅᒃᑯᑦ ᓇᒃᓯᐅᔾᔨᓂᖅ,
ᐅᕝᕙᓘᓐᓃᑦ ᑮᓇᐅᔭᒃᓴᖅ)
z ᐊᖏᖅᑕᐅᓯᒪᔪᑦ ᑮᓇᐅᔭᓕᐅᕈᑕᐅᓇᓱᒃᑐᓄᑦ ᓇᓗᓇᐃᒃᑯᑕᑦ (GICs)
z ᐊᓯᖏᑦ ᑮᓇᐅᔭᒃᑯᕕᖕᒨᖅᓯᓂᖅ

ᑭᓱᑦ ᐊᑭᓕᖅᑕᐅᓯᒪᙱᓚᑦ?

z ᕿᑐᕐᖏᐅᕈᑎᓄᑦ ᑮᓇᐅᔭᑦ
z ᓂᐅᕕᐊᒃᓴᑦ ᐊᒻᒪ ᑮᓇᐅᔭᑦ
z ᑕᐅᖅᓰᓂᕐᒧᑦ ᑕᐅᖅᓰᓂᕐᒧᑦ ᑮᓇᐅᔭᑦ (ETFs)
z ᖃᕋᓴᐅᔭᒃᑯᑦ ᑮᓇᐅᔭᕆᔭᐅᔪᑦ

ᐆᒃᑑᑎᒋᓗᒍ: ᔭᐃᓐ ᑑ ᐃᓕᓯᓯᒪᕗᖅ ᐅᑯᓂᖓ ᑮᓇᐅᔭᓂᒃ CDIC-ᑯᓐᓄᑦ ᐃᓚᒋᔭᐅᔪᓄᑦ ᐱᓕᕆᕝᕕᖕᓄᑦ ᐅᕝᕙᐅᑯᐊ ᐊᔪᖅᑎᑕᐅᔪᑦ ᐊᔪᖅᑎᑕᐅᙱᖦᖢᑎᒡᓗ CDIC−ᒧᑦ ᓇᓪᓕᐅᒃᑯᒫᒧᑦ:

$ 40,000 ᐅᕙᓂ GIC
$ 25,000 ᐅᕙᓂ ᑐᖅᑯᐃᕝᕕᒃ ᑮᓇᐅᔭᒃᑯᕕᒃ
$ 25,000 ᐅᕙᓂ ᐊᑭᓕᐅᑎᒃᑯᕕᒃ
$ 130,000 ᐅᕙᓂ ᕿᑐᕐᖏᐅᕈᑎᓂᑦ ᑮᓇᐅᔭᓂᑦ

$ 220,000 = ᑲᑎᖦᖢᒋᑦ ᐱᓕᕆᐊᒃᓴᑦ
$ 90,000 = ᑲᑎᖦᖢᒋᑦ ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᑕᐅᔪᓐᓇᖅᑐᑦ
$ 90,000 = ᑲᑎᖦᖢᒋᑦ ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᑕᐅᔪᑦ ᓴᐳᔾᔭᐅᓯᒪᔪᑦ

ᔭᐃᓐ GIC, ᑐᖅᑯᐃᕝᕕᒃ ᐊᒻᒪ ᓯᒃᑮᑦ ᑮᓇᐅᔭᖃᕐᕕᖏᑦ

ᐊᑎᑐᐊᖓᓃᑉᐳᑦ ᑕᒪᕐᒥᒡᓗ ᐱᔪᓐᓇᖅᑎᑕᐅᓪᓗᑎᒃ

CDIC−ᒧᑦ ᓇᓪᓕᐅᒃᑯᒫᒥᒃ ᑕᕝᕙᓂᑦᑕᐃᓐᓇᖅ ᓇᓪᓕᐅᒃᑯᒫᒥᒃ (ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᑕᐅᔪᑦ ᐊᑕᐅᓯᕐᒥᒃ ᐊᑎᖃᖅᖢᑎᒃ). ᑕᐃᒪᐃᓐᓂᖓᓄᑦ, ᑲᑎᖦᖢᒋᑦ ᖃᔅᓯᐅᓂᖏᑦ ᑖᒃᑯᓇᓂ ᑮᓇᐅᔭᒃᑯᕕᖕᓂ ᑲᑎᙵᑎᑕᐅᕗᑦ ᓇᓪᓕᐅᒃᑯᒫᖃᖅᖢᑎᒡᓗ
ᑲᑎᖦᖢᒋᑦ $100,000−ᒧᑦ ᑎᑭᓪᓗᒍ ᐃᓚᒋᔭᐅᔪᑦ ᐱᓕᕆᕝᕖᑦ
ᐊᔪᓕᕐᓂᖅᐸᑕ.

ᐅᖃᐅᓯᐅᔪᖅ ᑮᓇᐅᔭᓕᕆᓂᕐᒧᑦ ᐱᔨᑦᑎᕋᖅᑎᓄᑦ, ᐱᖁᑎᓄᑦ ᐊᒻᒪ ᑮᓇᐅᔭᒃᑯᕕᖕᒨᖅᓯᓂᕐᒧᑦ ᓴᐳᔾᔨᓯᒪᓂᕐᒧᑦ

CDIC−ᑯᑦ ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᓯᓂᕐᒧᑦ ᓇᓪᓕᐅᒃᑯᒫᑦ ᐊᑐᐃᓐᓇᐅᑐᐃᓐᓇᕆᐊᖃᖅᐳᑦ ᐊᔪᖅᑎᑕᐅᙱᑦᑐᓄᑦ ᑮᓇᐅᔭᓕᕆᔾᔪᑎᓄᑦ ᒪᓂᒪᑎᑕᐅᔪᓄᑦ CDIC− ᑯᓐᓄᑦ ᐃᓚᒋᔭᐅᔪᒧᑦ, ᐊᓯᐊᓄᑦ ᑮᓇᐅᔭᒃᑯᕕᒋᔭᐅᔪᒧᑦ, ᐱᓕᕆᔨᒧᑦ, ᐱᖓᔪᖓᓐᓂᙶᖅᑐᒥᒃ ᑮᓇᐅᔭᓕᕆᓂᕐᒧᑦ ᐱᔨᑦᑎᕋᖅᑎᒋᔭᐅᔪᒧᑦ (ᓲᕐᓗ, ᑮᓇᐅᔭᓕᕆᓂᕐᒧᑦ ᐱᓕᕆᔾᔪᑕᐅᕙᒃᑐᓄᑦ ᑲᒻᐸᓂᒋᔭᐅᔪᒧᑦ), ᐊᓯᖏᓐᓄᓪᓘᓐᓃᑦ ᐱᑎᑦᑎᕙᒃᑐᓄᑦ. ᖃᐅᔨᔪᒪᒍᕕᑦ ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᓯᓃᑦ ᓴᐳᔾᔭᐅᓯᒪᖕᒪᖔᑕ CDIC−ᑯᓐᓄᑦ, ᐅᖃᖃᑎᒋᓗᒍ ᑮᓇᐅᔭᓕᕆᓂᕐᒧᑦ ᐱᔨᑦᑎᕋᖅᑎᒋᔭᐃᑦ.

ᖃᓄᐃᒃᑲᔭᖅᐸᓕ CDIC−ᒧᑦ ᐃᓚᒋᔭᐅᔪᖅ

ᐊᔪᓕᖅᐸᑦ?

ᐊᔪᓕᖅᑐᖃᑳᓪᓚᖕᓂᖅᐸᑦ CDIC−ᒧᑦ ᐃᓚᒋᔭᐅᔪᒥᒃ ᐱᓕᕆᕝᕕᒋᔭᐅᔪᒥᒃ, CDIC−
ᑯᑦ ᐱᑎᑦᑎᕙᒃᐳᑦ ᐊᑐᕈᓐᓇᕐᓂᕐᒥᒃ ᓇᓪᓕᐅᒃᑯᒫᓕᖕᓂᒃ ᑮᓇᐅᔭᖁᑎᒋᔭᐅᔪᓂᒃ
(ᐃᓚᒋᔭᐅᓪᓗᑎᒃ ᕿᑐᕐᙱᐅᕈᑎᖏᑦ) ᐅᓪᓗᐃᑦ ᐊᓂᒍᓚᐅᙱᓐᓂᖏᓐᓂ. ᐃᕐᖐᓐᓇᖅ − ᐃᓕᖕᓂᒃ ᖃᐅᔨᒋᐊᕐᓂᐊᖅᐳᒍᑦ.

ᖃᓄᐃᓕᐅᕈᓐᓇᕐᒪᖔᖅᐱᑦ
z ᖃᐅᔨᒪᓗᒋᑦ ᑭᓱᑦ ᐊᑭᓕᖅᑕᐅᔪᓐᓇᕐᒪᖔᑕ ᑭᓱᓪᓗ
ᐊᑭᓕᖅᑕᐅᔪᓐᓇᙱᒻᒪᖔᑕ
z ᑐᕌᕈᑎᑦ, ᐅᖄᓚᐅᑏᑦ ᐊᒻᒪ ᐃᕐᖐᓐᓈᖅᑕᐅᑦ
ᓄᑖᙳᕆᐊᖅᑎᑉᐸᒡᓗᒋᑦ ᑮᓇᐅᔭᒃᑯᕕᖃᕐᕕᖕᓂ
z ᐊᐱᕆᓗᒍ ᑮᓇᐅᔭᓕᕆᔨᒋᔭᐃᑦ ᐅᕝᕙᓘᓐᓃᑦ ᑮᓇᐅᔭᓕᕆᓂᕐᒧᑦ
ᐅᖃᐅᔾᔨᒋᐊᖅᑎ CDIC−ᑯᑦ ᒪᓕᒐᖏᓐᓂᒃ ᑮᓇᐅᔭᒃᑯᕕᖕᒧᐊᖅᓯᓂᕐᒧᑦ ᐸᐸᑕᐅᔪᓄᑦ ᐃᓚᒋᔭᐅᓗᓂ ᓄᑖᙳᕆᐊᖅᓯᒪᔪᓂᒃ ᓄᓇᑖᖃᑕᐅᓯᒪᔪᑦ ᒥᒃᓵᓅᖓᔪᓂᒃ[ᓄᓇᑖᖃᑕᐅᓯᒪᔪᑦ ᒥᒃᓵᓅᖓᔪᓂᒃ

ᖃᐅᔨᒃᑲᓐᓂᕈᒪᕖᑦ?

ᐅᖄᓚᕝᕕᒋᑎᒍᑦ

1-800-461-2342

ᒪᓕᒃᑎᒍᑦ

ᑖᓐᓇ ᑎᑎᖅᑲᖅ ᐃᓗᓕᖃᖅᑐᖅ ᓇᓗᓇᐃᔭᐅᑎᑐᐃᓐᓇᕐᓂᒃ ᑐᕌᖓᙱᖦᖢᓂᓗ ᒪᓕᒐᖅᑎᒍᑦ ᑮᓇᐅᔭᑎᒍᓪᓘᓐᓃᑦ ᐅᖃᐅᔾᔪᖅᓱᐃᔾᔪᑎᐅᙱᖦᖢᓂ.

ᐃᑭᐊᖅᑭᕕᑦᑎᓐᓄᐊᕈᓐᓇᖅᐳᑎᑦ

cdic.ca