

The UnCanadian Way To Finance Your Kids Education



Authored By:

A handwritten signature in blue ink that reads "Mark Huber".

Mark Huber, CFP

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Preface

Don't let the title of this eBook fool you. **This is NOT an unpatriotic book by any means.**

This book is about to expose the way Canadians have for generations dealt with funding their kid's education and why YOU should immediately change the way you are doing it.

Keep an open mind as you read along.

As Canadians, there IS a better way to deal with your RESPs and similar investment vehicles than have been taught to us by our parents, friends, bankers and those in the financial services industry.

It's the "UnCanadian Way"!

So, now is the time to discover the best way to safely accumulate more money for your child's future education.

My goal is to create a meaningful transformation in your life through the concepts, truths, and strategies contained in this eBook.

Most educational books are information-based. This book, on the other hand, will provide an insight-based experience for you – based on my personal beliefs and observations gathered from over 21 years in the financial services industry.

We are going to share ("unconventional" thus, "UnCanadian") ideas with you so that when you begin to change how you have traditionally thought of and managed your RESPs - you will see results that you thought were only possible for the wealthy.

Pay close attention and carefully consider how you can apply this information to your own life and financial situation.

I trust that you will find the information you are about to learn of great value to you.

The UnCanadian Way To Finance Your Kids Education

(Diploma OR Dilemma)

Are you prepared for the day when your children actually finish high school?

A recent Statistics Canada survey showed that nearly 90% of Canadians want their children to attend university or college.

Unfortunately, the same survey showed that only 40% of parents have actually started setting money aside for post-secondary education.

Due to rising tuition fees, you may need to set aside more money than you had counted on!

According to Human Resources and Development Canada, a child born today can expect to pay about \$85,000 for a four-year undergraduate degree.

If your son or daughter wants to enter one of the professions – such as medicine or law – that number could be even higher. Tuition at Queen's University's medical school has already risen 300% in the past five years to just under \$12,000 per year, while the University of Toronto law school plans to increase its yearly fees to \$22,000 in 2006.

The good news is that there are specialized savings plans available to help you deal with this coming cash crunch.

Overview:

A Registered Education Savings Plan (RESP) is a little bit like a Registered Retirement Savings Plan (RRSP).

You can't deduct the contributions, but your earnings do accumulate tax free, to be taxed in your children's hands, not yours, when they withdraw funds.

Since students tend to have little other income, they'll probably end up paying very little (if any) taxes on the money they receive.

In 2007, the Conservative government also made some significant changes to the RESP rules. The annual contribution limit of \$4,000 was eliminated, and parents can now contribute up to \$50,000 — that's up from \$42,000 — in total, to each child's RESP.

There's also a lucrative Canada Education Savings Grant (CESG) available to anyone who opens an RESP.

The government will top up your plan with a grant equal to 20% of your contribution, up to an annual maximum of \$500 and a lifetime maximum of \$7,200.

You don't have to be rich to take advantage of the plan, either.

In fact, if the child's family earns \$37,178 or less a year, the plan is eligible for a CESG worth 40% on the first \$500 you deposit every year.

The Canada Learning Bond also offers children who qualify for the National Child Benefit supplement — a special \$500 payment at birth, plus \$100 each year they receive the supplement, until the child turns 15.

There are two main ways to save for your child's education.

Here's a look at each:

The RESP Account

You can open a registered education savings plan (RESP) with a bank, trust company, credit union, insurance or investment company, mutual fund company, or a non-profit scholarship foundation.

Not only do your savings grow tax-free until the money is withdrawn, but you can also receive government grants to add to the total.

When it comes time to cash in the plan, your contributions are returned to you tax-free and your child receives the growth in the portfolio, which is taxed in their hands.

Here are the nuts and bolts of how RESPs work

- You can now make a lump sum contribution to a RESP to a maximum of \$50,000 in a single year. (If you have the money and elect this funding option be aware that you waive your ability to collect CESGs in future years. In essence, for a parent who had never opened up an RESP before, by contributing \$50,000 to an RESP today, the child would be entitled to either a \$500 CESG for that year of contribution, or up to \$1,000 in CESGs if the child was born prior to the funding year. No future CESGs would be available...
- Or take advantage of the Canadian Education Scholarship Grant (CESG) option on a "pay as you go" basis.
- The maximum annual contribution that will qualify for the 20% Canadian Education Scholarship Grant (CESG) has been increased to \$2,500 (up from \$2,000). This then increases the maximum annual CESG per beneficiary per year of \$500 a year (up from \$400). Some restrictions apply for children 16 years or older.
- For beneficiaries with unused CESGs from prior years, the new maximum CESG will be \$1,000, based on a \$5,000 RESP contribution.
- The \$7,200 maximum lifetime CESG limit remains unchanged.

- You must stop contributing 21 years after the year the plan was opened and you must close the plan by the last day of the 25th year following the year you opened it.
- The contributions belong to you but the investment income and growth goes to your child as long as they enroll as a full-time student in an eligible educational program of three months or longer. The rules that determine which programs are eligible are very broad and include technical and vocational training both in Canada and out of country.
- You can change the beneficiary of the plan (with some limitations).
- If your child doesn't go to post-secondary study, your contributions are returned to you tax-free (less the CESG which is returned to the government) and you can roll up to \$50,000 of the account's income into your RRSP — assuming that you have the RRSP contribution room. Now, whatever is NOT rolled into your RRSP gets taxed at your regular tax rate PLUS a 20% penalty.

Advantage: Tax sheltering and up to \$500 (or \$1,000) a year in free government money from the CESG program – to a lifetime limit of \$7,200.

Drawbacks: If your child, or a substitute beneficiary, doesn't go on to post-secondary education within 25 years, you could end up paying as much as 70% tax on what you cannot roll into your RRSP.

RESPs are one way to effectively save for your child's education if you are fairly certain they will go on to some form of training after high school.

You must decide, however, between the two types of RESPs: pooled and individual plans.

"Pooled plan" RESPs

Pooled plans are sold by nonprofit "scholarship" foundations that pool each contributor's required monthly or annual contributions into one large fund, which is invested in bonds and other guaranteed investments. These plans often charge large enrolment and administrative fees off the top — as much as 50% of your initial investments in the first three years — to pay for sales commissions.

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Pooled plans have different, more restrictive rules than individual plans.

For instance: most pooled plans return your up-front fees when the plan matures, but if you stop contributions before the plan matures, or if you convert it to an individual plan, you do not recover the fees.

In most pooled programs, if your child does not qualify for an RESP payout, you lose the gains that your investments earn or you must convert to an individual plan and forfeit your enrolment fees.

Pooled plans pay for three or four years of education and then are done!

Individual plan RESPs

These plans are very easy to set up and flexible and easy to maintain and monitor.

They can be set up at a bank, trust company, credit union, investment company or mutual fund company.

The investment options are broad and can run from savings accounts, to GICs and mutual funds as well as individual securities.

Though the investment options are very broad, the rules of the RESP program still govern.

If you feel bewildered by the RESP rules and uncomfortable with the restrictions – you are not alone!

There are other ways to plan and save for your kids education...

Alternatives to RESPS...

The "in-trust" account

You can open an informal "in-trust" account at a bank, trust company, credit union, investment company or mutual fund company under an appropriate name: "M.K. "in trust" for "wee Billy Bob", for instance.

You pay tax on any interest and dividends that your contributions to this account receive, but as long as your account is properly structured, you don't pay tax on the capital gains because that is taxed in your child's hands.

To make the in-trust approach work, you should concentrate on growth stocks or mutual funds that invest in stocks. With these investments, growth comes mostly from capital gains (in other words, the increase in the value of the investment itself) rather than from interest or dividends. These capital gains will be taxed in your child's hands when the investments are sold. Since children seldom have much income, the taxes on the gains will probably be far less in your child's hands than they would be in yours.

Advantage: Flexibility and some tax sheltering. You can make as many or as few contributions as you like, of whatever size you can afford, and whenever you like before your child turns 18, or age of majority.

Drawbacks: You could find a new car in the driveway instead of a graduation photo on the wall. Your child will get legal possession of an in-trust account when they become 18 (19 in some provinces) and they can use it for whatever purpose they please.

In-trust accounts are not eligible for the Canada Education Savings Grant (CESG) which in my opinion is Ottawa's big inducement to parents to put aside money for their children's education.

You must ensure the account is properly structured. It must have a designated trustee, a contributor (who must be different from the trustee), and a beneficiary, or your tax sheltering could be challenged by Revenue Canada. Some financial institutions have in-trust account forms that allow you to designate a trustee.

Now investing in these types of savings programs is “The Canadian Way”.

Let’s look at some numbers for a “typical” RESP with the savings grant.

Currently the Canadian national average for the cost of tuition is \$4,268 while the Canadian national average for the cost of room and board is \$5,356 for a grand total of \$9,624 – annually – in 2006 dollars!

Recent reports suggest using a 4% inflation factor for room and board and an 8% inflation rate on tuition costs.

So then, today’s \$9,624 becomes \$27,905 in 18 years! For just 1 year!

Now, let’s look at how these numbers play out with – “The Canadian Way”:

What the numbers mean...

21 years worth of your diligent monthly (non tax deductible) contributions of \$167 total \$42,000. The government has kicked in a total of \$7,200, investment returns have added approximately \$74,663,66 to the pot for a total of \$135,000.

This amount is now used to offset total education costs for 4 years of \$122,927.08 .

Not bad for "The Canadian Way"... But is there another way? A better way?

Well, we think that there is and we call it "The UnCanadian Way".

"The UnCanadian Way" uses the same \$167 a month from your cash flow.

However, the difference is that this amount is used to service interest carrying costs on a loan of \$26,700. Assuming an interest rate of 7.5% your \$167 a month is now tax deductible because you are "borrowing for investment purposes". (It doesn't matter that these funds are "earmarked" for your kids education.)

Now because the interest costs are tax deductible (and all things being equal) in a 40% marginal tax bracket you will get an \$800 per year refund.

This illustration uses the same investment fund as the previous one and so the returns are exactly the same as before. But you have more money growing sooner for you.

In fact, in the 17th year you have an investment portfolio valued at \$136,972.

"The UnCanadian Way" To Save For Your Kids Education

<u>Your Age(s)</u>	<u>Your Childs Age</u>	<u>Year</u>	Tax Deductible Interest Cost (\$167/mo. or \$2,000/yr.) <u>7.5%</u>	40% Marginal Tax Bracket <u>Annual Refunds</u>	<u>Annual Returns</u>	Canadian Balanced Fund \$ 26,700.00 (loan owing)	
-							
-							
35/30	1	2006	\$ 2,000.00	\$ 800.00	-7.4	\$ 24,724.20	
36/31	2	2007	\$ 2,000.00	\$ 800.00	18.9	\$ 29,397.07	
37/32	3	2008	\$ 2,000.00	\$ 800.00	28.3	\$ 37,716.45	
38/33	4	2009	\$ 2,000.00	\$ 800.00	6.2	\$ 40,054.87	
39/34	5	2010	\$ 2,000.00	\$ 800.00	19.7	\$ 47,945.67	
40/35	6	2011	\$ 2,000.00	\$ 800.00	4.5	\$ 50,103.23	
41/36	7	2012	\$ 2,000.00	\$ 800.00	1.2	\$ 50,704.47	
42/37	8	2013	\$ 2,000.00	\$ 800.00	12.3	\$ 56,941.12	
43/38	9	2014	\$ 2,000.00	\$ 800.00	17.7	\$ 67,019.70	
44/39	10	2015	\$ 2,000.00	\$ 800.00	-12.4	\$ 58,709.25	
45/40	11	2016	\$ 2,000.00	\$ 800.00	17.8	\$ 69,159.50	
46/41	12	2017	\$ 2,000.00	\$ 800.00	1.8	\$ 70,404.37	
47/42	13	2018	\$ 2,000.00	\$ 800.00	27.2	\$ 89,554.36	
48/43	14	2019	\$ 2,000.00	\$ 800.00	-2.2	\$ 87,584.16	
49/44	15	2020	\$ 2,000.00	\$ 800.00	13.8	\$ 99,670.78	
50/45	16	2021	\$ 2,000.00	\$ 800.00	27.6	\$ 127,179.91	<u>Annual Cost Of</u>
51/46	17	2022	\$ 2,000.00	\$ 800.00	7.7	\$ 136,972.77	<u>School</u>
52/47	18	2023	\$ 2,000.00	\$ 800.00	-5.4	\$ 101,670.96	\$ (27,905.28)
53/48	19	2024	\$ 2,000.00	\$ 800.00	15.2	\$ 87,421.26	\$ (29,703.69)
54/49	20	2025	\$ 2,000.00	\$ 800.00	11.3	\$ 65,671.23	\$ (31,628.63)
55/50	21	2026	\$ 2,000.00	\$ 800.00	-2.3	\$ 30,471.31	\$ (33,689.48)
56/51	22	2027			-6	\$ 2,052.73	(\$26,700
57/52	23	2028					loan repaid)
58/53	24	2029					
<u>59/54</u>	<u>25</u>	<u>2030</u>	<u>\$ 42,000.00</u>	<u>\$ 16,800.00</u>	<u>8.88%</u>	<u>Fund</u>	<u>\$122,927.08</u>
			<u>Ttl. Deductible</u>	<u>Ttl. Refunds</u>	<u>Avg. Ann. Compound Return</u>		<u>Ttl. Cost for 4 yrs.</u>

* Disclaimer: The rate of return or mathematical table shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the mutual fund or asset allocation service or returns on investment in the mutual fund or from the use of the asset allocation service. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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What the numbers mean...

With "The UnCanadian Way", over the course of 21 years you have generated and paid for \$42,000 of tax deductible interest and your tax refunds total \$16,800 which means that your "net out of pocket" outlay was been \$25,200.

Your portfolio has grown to a total of \$135,605 (which is \$162,305.36 less the loan of \$26,700).

Compare this to "The Canadian Way" where your total personal outlay has been \$42,000 as well – but not one nickel of it is tax deductible. Yes, you received a total of \$7,200 of government grants but at the end of the day your total portfolio return was \$74,663,66 versus \$135,605 with "The UnCanadian Way"

Bottom line: **"The UnCanadian Way" gives you tax relief AND a higher investment pool by almost 80%!**

Furthermore, as the funds are only "earmarked" for education. There is nothing stopping you from tapping these funds for life's opportunities OR emergencies that will come along. You know the kind...the kid's braces, a new roof for the house, a nice trip to Disney Land...Well, you get the picture, right?

From a tax point of view, "The UnCanadian Way" is really your own money at work (well, OK "other peoples money" or OPM) so you will pay tax on any interest, dividends and capital gains along the way.

To truly make this approach work to your advantage try to concentrate on growth stocks or mutual funds that invest in stocks because only 50% of the growth on these investments will be taxable to you at your marginal tax rate (assume 40%).

So, with "The UnCanadian Way" example using the \$135,605 growth and using a simple "down and dirty" tax calculator approach essentially

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\$27,121 would be “earmarked” for Revenue Canada (CCRA) leaving you with a net after loan – net after tax profit of \$108,484.

This is still \$33,820 MORE than “The Canadian Way” of \$74,663,66.

In fact, 1 MORE year of money to put toward your kids schooling! (Don’t believe me? Just refer back to year 21 on both examples.)

Still with us?

Good, because here’s some great BONUS information for you.

How To Write Off Your Kid’s Residence Costs

As most parents save “The Canadian Way” for their kid’s education through RESPs and other Canadian traditional ways means that there is a real and distinct possibility that fact there may be only enough money to cover the costs of books and tuition but NOT university or college housing.

(Remember, earlier where we showed you that the Canadian national average for the current cost of room and board is \$5,356 annually in 2006 dollars! And that a recent report suggested using a 4% inflation factor to project future costs. Well, today’s \$5,356 becomes now becomes \$10,850.27 in 18 years! For just 1 year!)

Of course student loans are always available to pick up the slack – but what parent wants to have their child saddled with debt on graduation.

We believe that the following is a more creative and satisfying alternative.

How about this - Lend your child the money to buy a house!

Mortgage rates are just off their lowest levels in over 40 years. Even though the Toronto and Vancouver real estate markets are pricey many university and college locales is still reasonable.

Check out the market with a local realtor.

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It's possible that the mortgage payments on a house for your university bound kid may be the equivalent or LESS than the cost of rental accommodation.

The savings to you come from the fact that you hire your son or daughter as a "property manager". Now their job it is to rent out the spare rooms to classmates thereby supplying a steady source of rental income.

The rental income should be enough to not only cover the mortgage payments, property taxes and utilities but also help with tuition fees, books and grocery bills that would otherwise come out of your child's (or your) pockets.

Of course the rental income would be taxable – but by registering the house in your child's name the income is taxed at a lower rate and with student and tuition credits the tax bill would be dramatically lower than if you held it in your hands.

Additionally, because the house is registered as a principal residence to your son or daughter there would be no taxes upon it's ultimate sale. (The downside – and it is small one - is that no depreciation is being allocated to the home – the way it is with a typical rental/income property).

Now, to maintain some parental control over this arrangement use a 0% interest second mortgage on the property with you, the parent, as the lender and your child as the borrower.

This way, you can recover any money you advance to your child for the down payment.

As for the down payment? Well, here's the really good news.

The "down payment" can come from "The UnCanadian Way" account.

Remember, it was originally set up and "earmarked to help with your child's education costs, and well, room and board are a BIG cost. This way you can really get something of value for your time and effort – a home for your university bound kid!

Any lawyer can draw up a parent-to-child mortgage agreement quite easily.

Typically, the amount of the down payment on the house will be the principal amount of the mortgage.

Your child would continue contributing to the enterprise by acting as landlord: finding tenants, collecting rent, maintaining the property and paying the bills.

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When your child is finished school and wants to move – the house is sold and any gains are tax free to the child.

If your child has either a full or part time job lined up (even for the summer) once school is done, they can write off many of the costs of selling the home such as moving expenses, including real estate commissions, legal fees and mortgage penalties.

This means that mom and dad don't have to worry about the profits being eroded because of the costs of buying and selling the university home.

Furthermore, if your child is moving more than 40 kilometers to begin a new job - additional expenses such as packing, cartage, transportation and meals en route are also tax deductible.

Additionally, this strategy works perfectly for parents wishing to give their children a helping hand when getting into the real estate market for the first time.

Now remember that this should be a participating mortgage at zero percent interest drawn for the percentage the loan bears to the purchase price.

So, as the parent, if you want to loan the kids 10% of the purchase price of the home, they can receive 10% of the proceeds when it is sold.

However, for the kids it allows them to get into a home sooner, does not affect their debt servicing ability, protects your capital in the event of a marriage breakdown and allows you, the parents, to have a leveraged investment without any annual income to add to your taxes until the property is sold.

Fund your kid's schooling -- with loan from your business

I found one of my old report cards the other day and found myself reminiscing about my grade school days. It seems that science and geography were not my strong subjects in grade two.

It's a miracle that I eventually went to university. For some parents, it might take a miracle to pay for their kid's university education.

For business owners - a loan from your corporation to your child can really help to pay for that education.

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The strategy

One of the most common strategies used by business owners in an attempt to access the cash that may be in a company is the good old shareholder loan. As a shareholder, you have the ability to borrow money from your own company.

The problem? Canadian tax law is designed to limit your ability as a shareholder to take money out of your company on a tax-free basis.

The general rule is this: If you borrow money from your company, the amount is taxed as income, unless you meet one of the very few exceptions spelled out in our tax law.

Now, a loan from your company to a child of yours to pay for an education is not one of those exceptions.

The bottom line?

A loan to your child to pay for an education will be taxable in the hands of your child in the year of the loan.

Is this so terrible? Not necessarily.

You see, an adult child (age 18 or older) who receives a loan and has little or no other income in the year will pay little or no tax on the loan amount included in income thanks to the basic personal tax credit, tuition and education tax credits, and any other credits they may have available. So, the tax rules have little or no bite in this case.

But get this: After your child graduates and is working full time, they can repay that loan to your company, AND will receive a tax deduction for those repayments at that time.

That's right!

Canadian tax law will allow a deduction when the loan is paid back. And let's face it, that deduction will come at a time when your child will be looking for tax relief.

The details

Keep three things in mind if you're going to implement this strategy.

1. Your child must be an adult for the idea to work. If they have not yet reached age 18, special rules in subsection 120.4(2) of our tax law will cause your child to pay tax at the highest rate on that loan, with no offsetting tax credits.
2. This is a loan from your company, so the amount will not be deductible by the company, unlike salary or wages paid to your child.
3. Your child may face a taxable interest benefit on the outstanding loan each year at the prescribed rate (currently just 3.35% – as of September 2008).

However, at the end of the day by borrowing from your company to help your kid through school means that you have access to a potentially tax-free payment made to help with your child's education, plus a deduction for your child when (and if) the loan is repaid.

All in all, I think that you'll agree that it's a pretty good deal.

My Fellow Canadian - Don't Miss Out on Your Fortune

If you have read this far – I congratulate you!

Remember, the rules of investing hold even truer today than ever. Diversify! Don't put all your eggs into one basket. Wouldn't you rather be 50% right than 100% wrong?

You still need a balanced and well-planned approach to saving and accumulating wealth for your other goals in life. And money – or the quick access to money will be what funds your life's goals and retirement lifestyle.

Remember, it's all about you!

Enjoy the ride and Best of Success!

Cheers!

A handwritten signature in blue ink that reads "Mark Huber". The signature is written in a cursive style and is set against a light yellow rectangular background.

Mark Huber, CFP

"It's Your Life! Plan For It! Then Live Like You Mean It!"

Mark Huber, CFP is also author of - "The UnCanadian Way" series of reports, Ebooks, audios and videos...

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About the Author

Mark Huber is a proud Canadian living with his wife in scenic Richmond, British Columbia, Canada.

For over 22 years, Mark has worked in the financial services industry. The focus of Mark's financial planning advisory practice is focused exclusively to British Columbian (BC) Canada residents.

Mark's boutique planning practice works with a select group of clients who all share a passionate vision for creating true wealth and living their dream lives.

Mark is author of "The UnCanadian Way" series of eBooks and audios. These powerful resources share innovative ideas and wealth building strategies to Canadians so that they will never again view their home, their mortgage, their debts, or their assets in the same way again.

Visit: <http://HowToBeSetForLife.com/resources>

Mark also maintains a premier financial planning site at:
<http://HowToBeSetForLife.com>

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Contact Information:

Mark Huber, CFP
SetForLife Financial Services
8380 Ash Street
Richmond, B.C. V6Y 2S3
Richmond Tel: 604-207-9970
Richmond Fax: 604-207-9971
Burnaby Tel: 604-439-3341
Burnaby Fax: 604-439-1900

Office Hours are Monday-Friday
9:30am to 4:30pm PST.

E-mail:
mhuber@HowToBeSetForLife.com

Web Sites:
<http://HowToBeSetForLife.com>
<http://HowToGetRidOfYourMortgage.com>

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-The End-

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