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## Executive Summary

You need to grow your RRSP but feel hemmed in by the investment options that banks and financial advisors usually suggest. Maximizing RRSP gains is on the minds of most Canadians who are looking to enjoy their retirements, no matter how far away that time of life may seem. Finding eligible investments that actually produce a decent yield is a challenge, and there is no worse feeling than when returns dip below your expectations.

This is where a little-known investment strategy comes into play. It is eligible under CRA guidelines, meaning that it will not collapse your registered investments. Whether you're investing as an individual or corporation, you set the terms and stay in control.

The investment is backed by the iron-clad security of Canadian real estate. Your name is on title of property, providing tangible security and solid collateral almost non-existent with other eligible assets. It is open not only to RRSPs but RESPs and LIRAs. It's cash eligible, too. This means that you can use bank savings, lines of credit, home equity, and so on.

This opportunity is an arm's length investment: you enjoy the security of real estate without the burden of "tenants and toilets" that usually comes with being a landlord. And the returns are fixed so unlike stocks or mutual funds, your returns are NOT tied to the performance of the underlying asset.

## Introduction

A popular retirement savings plan program, the RRSP is a registered plan to which you contribute in order to build wealth for your retirement. Your contributions to the plan may then be invested in a variety of assets that are deemed eligible by the Canada Revenue Agency (CRA).

The income you earn within an RRSP accumulate tax free as long as the funds stay in the plan. In other words, when you withdraw funds from the plan, there are tax consequences. The types of RRSP-eligible investments that are most widely known are guaranteed investment certificates (GICs), securities listed on a designated stock exchange (stocks, bonds, etc.), and the ever-so-popular mutual funds.

A self-directed RRSP is the best choice for those who want to manage their own investment portfolio, making all the decisions regarding buying and selling the investments. You will have the option of choosing from among a list of qualified investments in this arrangement.

Real estate offers a level of security and stability that the stock market simply cannot. Most investors do not want the headaches of being a landlord, such as the burdens of day-to-day management and maintenance. With this unique investment technique, your security is registered on the title of the property but you don't have to deal with any of these hassles –

that is entirely someone else’s problem.  Just like you're not expected to run the company when you buy a stock, property management isn't your responsibility.

## Features and Benefits

With this investment strategy, you lend money from your RRSP to a real estate investor who will use the funds to purchase real estate, complete renovations, or refinance their portfolio. They use the funds as they see fit, and you earn returns with Canadian real estate property as the underlying security.