

# January 2022 Update



## RRSP Deadline

The RRSP Contribution deadline for the 2021 tax year is March 1, 2022.

**Please note:** To meet the above deadline, you must contact Capstone Asset Management to complete your Subscription Agreement and send your funds to our office by **February 23, 2022**.

## 2022 TFSA Contribution

In 2022, the maximum annual investment amount into any TFSA account is \$6,000.

**Reminder!** You must contact Capstone Asset Management to complete a Subscription Agreement prior to sending your TFSA Contribution to our office, even if you have completed a Subscription Agreement in the past.

## Interest Rate

The rate for January 1 to June 30, 2022 is **1.60%** per annum\*.

We trust you will find this a competitive rate for an investment that is not locked in, has no term and no fees.

*\*See reverse for details.*



## Latest Tax Slip Mailing Dates

Tax slips will be mailed out by these dates. You may receive your slip after these dates due to time in transit. Please note not all these documents may be relevant to your accounts.

T4RSP / T4RIF / T4A - February 28, 2022

T5 - February 28, 2022

RRSP Contribution Receipts - March 31, 2022

## About the January 1, 2022 Interest Rate

We wish to advise you of an important amendment to the terms and conditions of the Notes. Pursuant to Amendment No.1 of the Terms and Conditions of Notes, CCMBC Investments now has discretion to increase the rate payable on the Notes higher than the Bank of Canada rate plus 1.15% (referred to as the Standard Rate). Amendment No.1 is more fully described in our Offering Memorandum dated December 20, 2021 and is available upon request. We wish to highlight the following:

- Effective January 1, 2022, the Standard Rate of interest shall be 1.40% annually. The Standard Rate is a variable rate of interest based upon the Bank of Canada rate on January 1 and July 1 plus 1.15%.
- Effective January 1, 2022, CCMBC Investments has used its discretion pursuant to Amendment No.1 to increase the Standard Rate by 0.2%, so that the interest rate payable on the Notes will be 1.60% per annum. This rate is subject to change.

For more details, please visit [www.ccmbclegacyfund.com/faq](http://www.ccmbclegacyfund.com/faq)

## Thank you for choosing CCMBC Investments!

By investing in Promissory Notes with CCMBC Investments Ltd., you provide the capital necessary for us to extend mortgages to our churches, pastors, schools, and camps, enabling them to have a presence in the communities they serve. The difference between the rates charged to borrowers and paid to investors provides the “margin for ministry” that helps Legacy to provide important financial and administrative services to our MB family. Your participation enables us to provide mortgages to 100 churches and pastors, payroll services to 190 churches, accounting services to 29 organizations, group insurance administration for more than 1,000 employees, and pension administration for more than 1,500 participants. Your support is broadly impactful and appreciated.

**Thank you!**

## Looking for your Admin Form?

In the past, an Administrative Form was included with your semi-annual account statement.

You can now download a PDF Admin Form from our website [www.ccmbclegacyfund.com](http://www.ccmbclegacyfund.com).

You can also email [legacy@mbchurches.ca](mailto:legacy@mbchurches.ca) or call our office at 1-888-669-6575 to request a form.

## A word from our CEO

We are blessed for your continued support for our organization and Mennonite Brethren family. On behalf of our team at Legacy, I wish you God’s richest blessings in 2022.

**“From his abundance we have all received one gracious blessing after another.” – John 1:16**

Thank you for your faithful investment in the CCMBC ministry.



**Jason Krueger**  
President and Chief Executive Officer

*Disclaimer: The information contained herein is for informational purposes only and is not an offer to sell or a solicitation of an offer to buy any securities in any province of Canada, and may not be relied upon in connection with the purchase or sale of any securities.*

***If you are interested in investing in CCMBC Investments Ltd. please contact Capstone Asset Management at 1-855-437-7103***