



## Make Your Money Work for You as a Healthcare Professional

### Quick Guide for Investment Options



#### TFSA

##### TAX FREE SAVINGS ACCOUNT

Ideal for flexible, tax-free growth — perfect for short-term goals, emergency savings, or future purchases.



#### FHSA

##### FIRST HOME SAVINGS ACCOUNT

Planning to buy your first home? Enjoy tax-deductible contributions and tax-free withdrawals toward your down payment.



#### RRSP

##### REGISTERED RETIREMENT SAVINGS PLAN

This is a great plan if you'r focuses on retirement planning and want to reduce your taxable income today.



### Healthcare Reminder

The contribution room resets on January 1st for TFSA and FHSA. If you have unused 2025 space, now's the time to take advantage and keep your money growing efficiently.

Want help choosing the best option for your goals? HMECU is here to support you — just like you support our community every day.

SCAN ME



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Options at [www.hmecu.com](http://www.hmecu.com)