



THE OSSTF MEMBERSHIP ADVANTAGE

Did you know that as an OSSTF member, you get access to a wide selection of educator-specific financial resources?

Back in 1975, OSSTF created Educators Financial Group (formerly OTG) – a source the education community could turn to for free financial planning plus a wide selection of investing and lending products and services.

Since then, they have been helping our community to minimize potential pension income gaps, reduce the tax we pay on gratuities, plan for our 4-over-5, purchase our first (or second) home, and achieve our various financial goals and aspirations.

With such a rich history of helping education members, why not benefit from the kind of understanding you just won't find anywhere else:

Insightful advice

Educator Financial group's highly accredited financial specialists understand how our pension plans (OTPP, OMERS, etc.), gratuities, 85/90 factor, and deferred salary plans work – and can help put together a plan that minimizes tax implications and maximizes your financial situation in order to reach your goals, faster.

Enhanced financial literacy

OSSTF members can take advantage of FREE resources to increase their financial literacy including signing up for eNews (regular email communications), webinars and workshops, online through The Learning Centre, or one-on-one with a financial specialist.

Products tailored to education community

Tap into exclusive financial products tailored to your unique needs. For example, with their 'Summer Freedom' option, you can spread your mortgage payments over 10 months, leaving more financial flexibility during the summer months.

A positive difference to your pocketbook

In addition to the wide selection of products and educator-specific resources, choosing Educators Financial Group has the potential to provide you with huge savings.

See next page for an example of just how much...



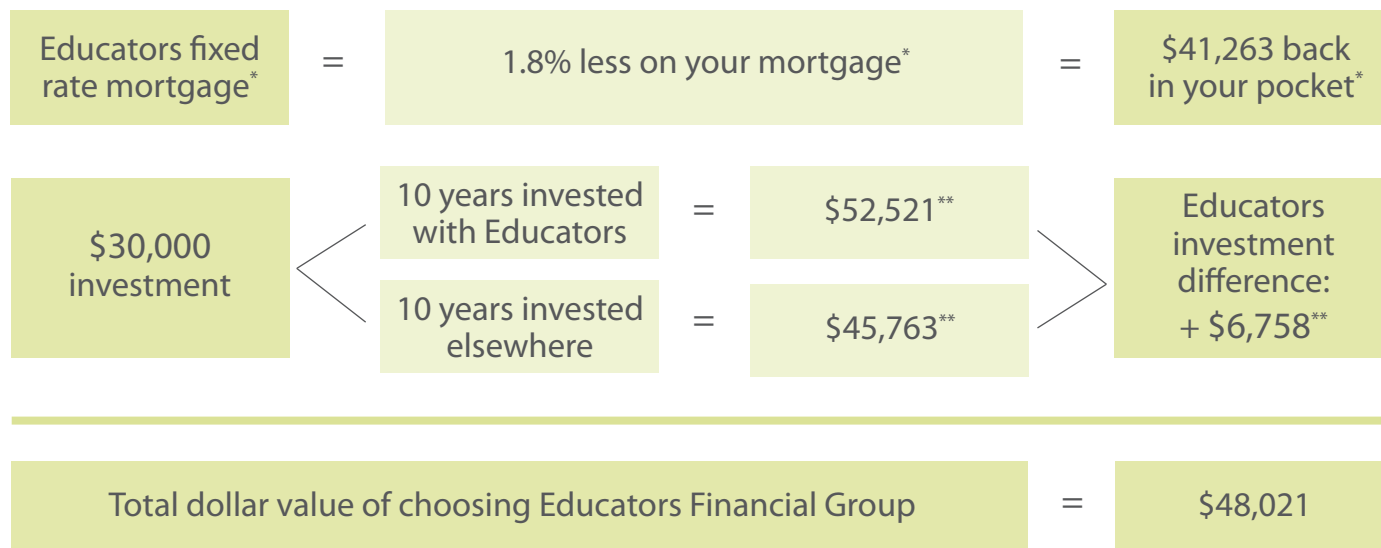
One focus, many solutions.



Educators Financial Group's lower fees = more money back in your pocket!

Their exclusive Educators funds are among the most competitive, with fees that are consistently below those of comparable funds (with no hidden administrative fees) – and their mortgage rates are regularly below the banks' posted rate.

Here is an example of the tangible dollar value Educators Financial Group can offer OSSTF members:



*Based on our comparison of posted rates for 5-year fixed mortgages as of November 30, 2011 (3.49% vs 5.29%), a \$250,000 mortgage over a 10-year fixed term, and a 25-year amortization period. \$41,263.03 breakdown consists of combined interest payment savings of \$29,844 and an extra principle pay down of \$11,419 over a 10-year period. Not all offerings have the same features. Educators Financial Group mortgages are facilitated by Paradigm Quest Inc., broker license 11017 and 11725. **Based on comparison of the Educators Balanced Fund with the Median Canadian Neutral Balanced Mutual Fund from November 2001 to November 2011. Morningstar Research Inc. Copyright ©2011.

Share these exclusive products, resources and savings with your family members!

Not currently in the market for a mortgage but know of a family member who has been shopping around for rates, or is looking to renew their current mortgage? Put them in touch with Educators. From free financial planning, low-fee investments, and low-rate lines of credit and mortgages, your family members get access to all of the same great benefits of choosing Educators Financial Group as their financial services provider of choice.

Take advantage of the best kept secret available to OSSTF members...

As an organization that believes the needs of our community are best serviced by those who truly understand us – Educators Financial Group offers OSSTF members over 35 years of history in helping our community achieve our financial dreams. They have seen our peers through from their first day on the job, all the way to retirement and beyond. With that kind of personal insight into our world, why would we want to go anywhere else for the financial solutions we seek?

Ready to put educator-specific financial resources to work for you? Call: 416.752.6843 or 1.800.263.9541.



Educators Financial Group

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Commissions, trailing commissions, management fees and expenses may all be associated with mutual funds. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.