

FINANCIAL PLANNING
INVESTMENTS
LIFE INSURANCE
GROUP BENEFITS

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# NEIL & ASSOCIATES NEWSLETTER

**FEBRUARY 2024** 

#### A message from our President Rob Neil

Welcome everyone to 2024!
All of us at Neil & Associates are looking
forward to 2024.

In the last few months we have been awarded the opportunity to be the broker of the Chamber of Commerce Benefit Plan for the Grande Prairie area. We are extremely proud to be aligned with our local chamber and to be able to offer a great option for Chamber members to access a fully pooled and not for profit plan that is an excellent option for small businesses.

For the past decade, Chambers Plan's average annual renewal increase has been under 4%. That means Plan members can count on stable premiums from year to year. As a not-for-profit program, all surpluses stay in the Plan to help control premiums and keep rates predictable. Chambers Plan provides pooling protection, unavailable through many carriers, so if a business has an unusual year of high claims, the pooling helps to keep their premiums more stable.

## Chamber of Commerce GRANDE PRAIRIE & DISTRICT

Come join us for a very special Business After 5
Mixer, as we celebrate the kick-off of the Growing the North Conference.

Hosted by:
Neil & Associates
Tuesday, February 20, 2024
5:00 PM-7:00 PM
(a) the Tara Centre
Evergreen Park
55051 Township Road 710
County of Grande Prairie



## What you need to know about your RRSP's:

DEADLINE

RRSP Contribution

Deadline is Feb 29, 2024

12:00 PM

To qualify as a deduction in the 2023 tax year, RRSP contributions must be made during the 2023 calendar year

or

between Jan. 1, 2024, to Feb. 29, 2024 (the first 60 days of the following year).

Make sure you contact your advisor ASAP to avoid delays!

Make sure you get

Make sure you get outside and stay active!

\$200/month into a TFSA for 5 years, you would have \$12,000 saved! This isn't including the interest you could earn.



### 2024 annual TFSA Contribution limit - \$7,000

The total cumulative
contribution room available
in 2024 is \$95,000
(for someone who has never
contributed and turned 18 before 2009)

Contribution room is cumulative so any room from previous years continually carries over.



Sign up for online access to your individual policy information and statements, including tax receipts!



Canada Life: my.canadalife.com/mcl Manulife: manulife.ca/personal/sign-in.html

Comfort Food
for the Be

**Beef Barley Soup** 

We had so much fun seeing you all visit Santa! December 2023

6 cups beef stock

1 onion chopped

1 carrot chopped

2 potatoes diced

1 cup pearl barley

1 lb stew meat, cut to bite sized herbs de provence to taste salt & pepper to taste

After the meat is cut, pat dry with paper towel. Add salt & pepper.

Brown meat completely in hot oil in a large pot. Add to pot, stock, barley and herbes. Season to taste. Simmer for an hour. Add veggies, simmer until soft.

**Enjoy!** 

Also great for the crockpot. Add all ingredients and let it sit all day!

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