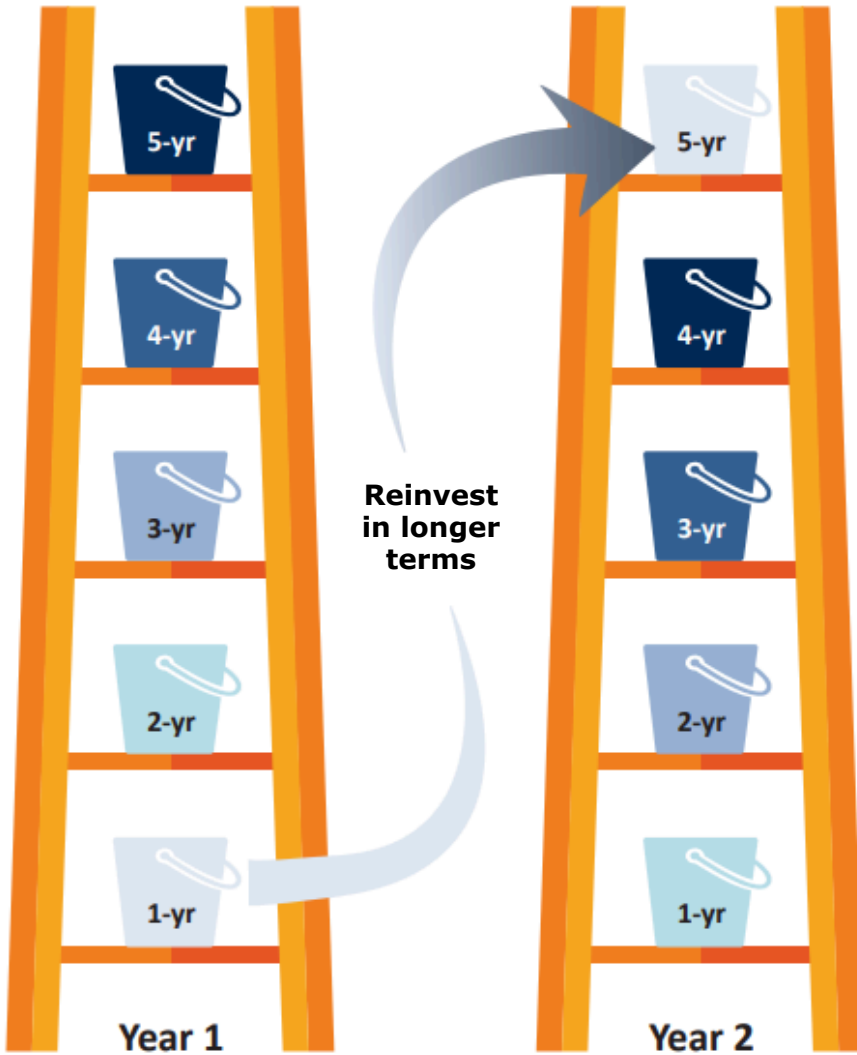




Ladder Your Investments

Hensall Co-op has term investments ranging from 3 months to 10 years. Let's climb the Ladder together!



Benefits of Laddering:

- Take advantage of current interest rates not knowing the future
- Provide liquidity (one investment matures every year in case of emergency)
- Ability to earn steady income



How does laddering your investments work?

When the first investment reaches maturity, the principal is used to buy a new longer term investment. The following year, you repeat the same steps and so on.