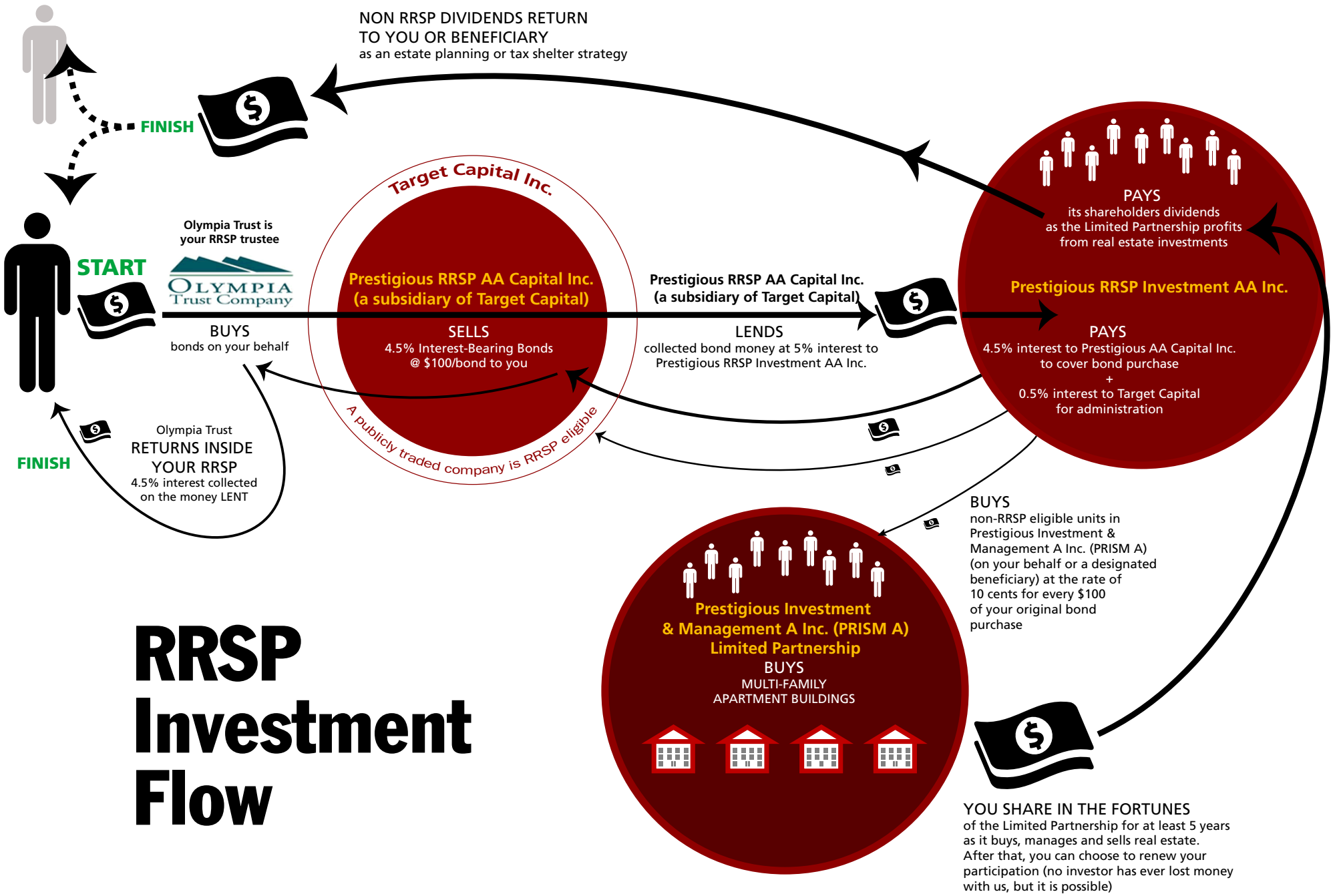RRSP Investment Flow