

You have benefits waiting for you

Join your workplace RRSP to claim them



No matter your age or life stage, saving for the future is always a good idea. Since Registered Retirement Savings Plans (RRSPs) are flexible, you have options for directing your savings. So how can an RRSP help you reach your financial goals?



Patrick

Patrick knows that saving a little each pay makes it easy to build his retirement savings. He uses his RRSP to chip away at his goal of saving enough for a comfortable retirement.



Sonia

Since she's buying her first home, Sonia's choosing to use the **Home Buyers' Plan**. It lets her withdraw money from her RRSP to help with her purchase and then put it back slowly over time.



Hélène

Now that the kids are grown, Hélène finally has some time to devote to herself. She's decided to do what she's always wanted: go back to school. And, she'll use some of her RRSP money to help herself out under the **Lifelong Learning Plan**.

Make a smart move and take part in your workplace retirement savings plan.

Here are three reasons to join:

1. Easy contributions

- **Pay yourself first.** Contribute every pay and save without thinking about it.
- **Make one-time contributions.** Build your savings even faster when you get extra money.
- **Bring your outside savings to your workplace RRSP.** Make it easier to take care of your money by having it all in one place.

2. Regular tax breaks

- When you contribute through your pay, it's before tax. This way, it lowers your taxable income and you're not taxed until you take your money out.

3. Competitive fees

- Our combined buying power with your employer means competitive investing fees. This way more of your hard-earned money stays invested and growing for you.

Pick your funds

Use our online tools and videos for tips on choosing investments to meet your savings goals.

On mysunlife.ca,
select **my financial centre** >
Resource Centre >
my money tools.

Life's brighter under the sun





Know your limit

It's up to you to know how much to put in your RRSP each year. The **limit changes yearly** and applies to all RRSPs in your name, including spousal RRSPs.

Find your limit on your most recent *notice of assessment* from the Canada Revenue Agency (CRA). Or, use the CRA's *My Account for Individuals* service on [Canada.ca](https://www.canada.ca).

We're here to help



Go mobile: Check your balances and see how your funds are doing. Download the **my Sun Life mobile app** on Google Play or the Apple App Store.



Visit mysunlife.ca for tools, articles and videos. Sign in and select **Chat live now** to get live support.



Consider speaking with a financial advisor (registered as a Financial Security Advisor in Quebec) of your choice to get personalized advice about your plan.