

# Make the Most of Tax Sheltering

Tax-sheltered plans, like your retirement savings plan, are a great advantage when it comes to tax savings.

Here are the benefits of investing in a tax-assisted plan:

- Your contributions are tax deductible, within limits set by the Income Tax Act.
- The contributions and all investment earnings grow tax-deferred until you withdraw them.

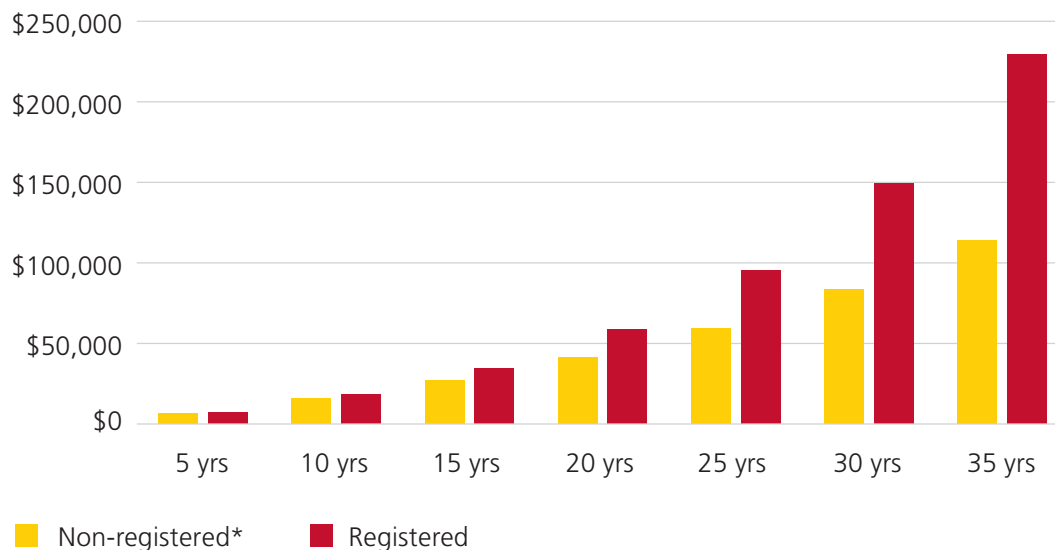
During your accumulation years, this tax advantage can have a significant impact on the value of the “pot of money” you are growing, especially with the benefit of compounding.

## Enrich Your Knowledge

Use our online Life Events Planner. It contains more information than just retirement planning. It contains a number of interactive calculators to help you with your overall financial plan.

## Grow Your Savings Faster Through Tax Sheltering

Monthly contributions of \$100 from age 30 to 65  
(Growth at 8% annual return)



\*Tax rate assumed at 37.5%