


Will you be ready to retire by age 65?

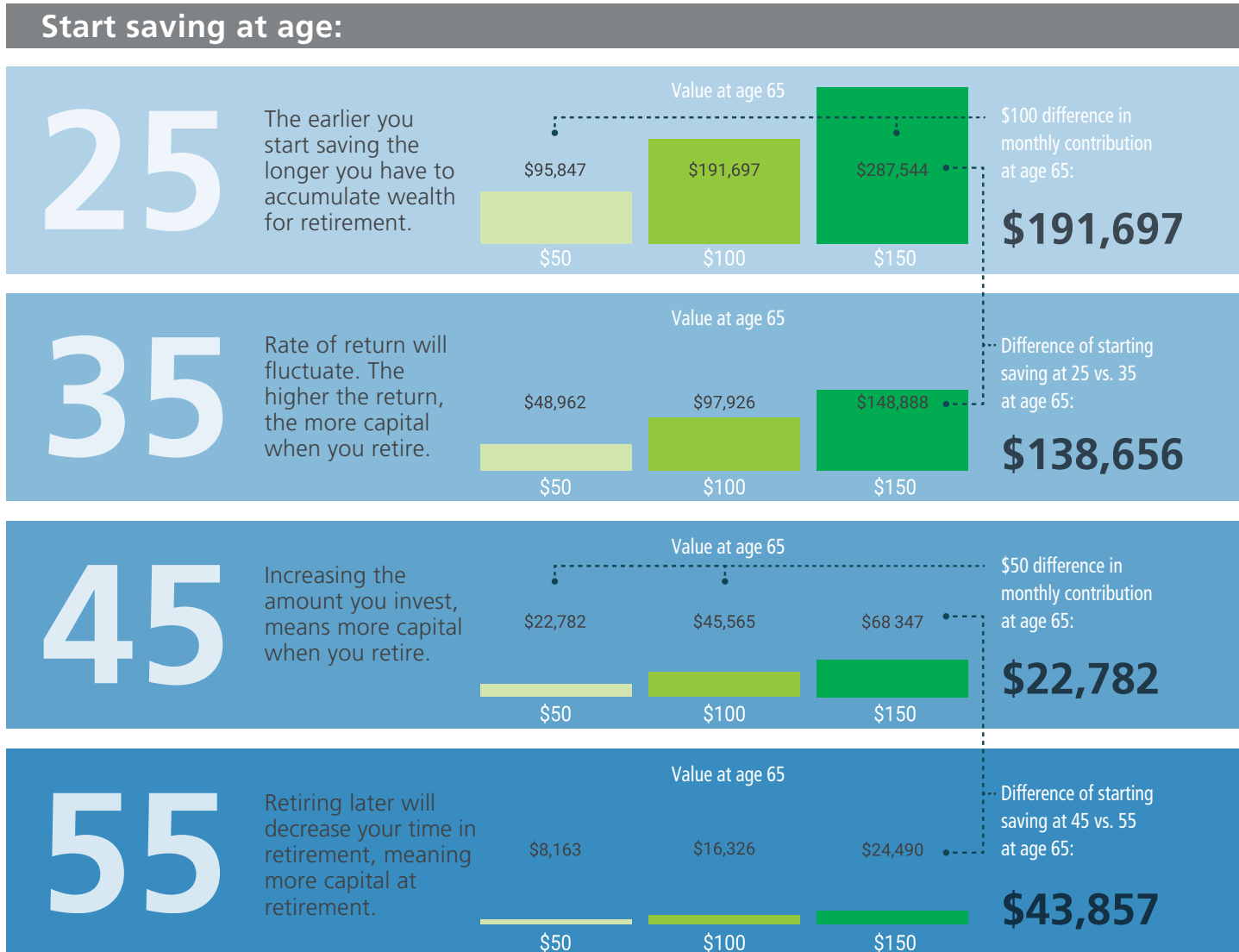
Making smart decisions about saving can ensure your financial future



Getting an early start on your planning for retirement can make a difference. While retirement planning will involve some trade-offs, the earlier you start, the better position you will be in when the time comes to move into retirement. Planning and contributing later in life will drastically decrease the income available when you retire. As illustrated, the earlier you start saving, along with the benefit of compounding, the more you will have when you decide to retire. You may not think \$50 is much, but with 40 years of time to invest, you could have 10X the amount you would have if you only had 10 years to invest.

Assumptions

- \$0** Initial investment
- 6%** Rate of return
- 65** Retirement age
-  Tax deferred/tax free investment (RRSP/TFSA)



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