

One of the best financial decisions you can make is to take advantage of the group savings and retirement program offered by your employer. Take a look at the benefits highlighted below and you'll see why.

Convenient payroll deductions

Discipline is one of the toughest parts of saving for the future. But with your group program, your contributions are automatically deducted from your paycheque, so it's easy to save before you spend.

Immediate tax reduction

With automatic payroll deductions, your RRSP contributions are withdrawn before taxes, so you benefit from immediate tax savings by paying yourself first.

Flexibility

You can invest in a wide range of funds offered by a variety of investment managers, which makes it easy to build a well-balanced portfolio that matches your personal goals. You can also change your investment mix to adapt to any changes you want to make to your overall financial strategy over the years.

Group fees

Everyone's familiar with the concept of a "group deal". It's the same with investment management fees and other expenses related to financial products. Generally, you pay lower fees when you're part of a group retirement program than if you were to invest in a retail investment product on your own. Less in fees means more stays invested in your account.

Help when you need it

As a member of your group program, you can call the qualified and dedicated professionals at Standard Life whenever you need assistance or guidance.

Online tools and services

Your group program gives you access to the VIP Room, a password-protected website where you can manage your account at your convenience. It also offers great financial planning tools and interactive learning modules.