



It's your future. So why take a step backwards?

Making withdrawals from your Registered Retirement Savings Plan ("RRSP") can be costly.

In addition to shrinking your savings, consider these impacts:

- You have to pay tax on any money you take out of your RRSP
- Any withdrawal you make reduces your contribution room, and you lose this contribution room forever
- You have to pay withdrawal fees
- You miss out on tax-free growth

Make sure to keep saving.

Still not sure? You can check out the withdrawal calculator at [manulife.ca/rrspwithdrawals](https://www.manulife.ca/rrspwithdrawals).

