## 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**.



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