



To spend your
bonus, or not
to **SPEND?**

Discover why your perk can go a lot further in an RRSP.

If your bonus puts you into a higher tax bracket, you could be paying a higher tax bill next year. Consider putting the money in your company Registered Retirement Savings Plan (RRSP). Here's why:

- **You can defer taxes.** You won't pay any income tax on your contribution and your money will grow tax-free until you withdraw it
- **Accelerate your savings.** The more you set aside today, the closer you'll be to achieving the lifestyle you want in retirement

Achieving important financial goals even faster is the ultimate perk.
For more information, contact HR today.

