



You don't have to, but you should.

Making your RRSP and TFSA part of your company retirement program makes sense. And dollars.

It's simple to do, and you're likely to save money and boost your investments at the same time. Here's how:

- **Low investment management fees (IMFs)** - means more of your money stays in your account
- **Convenience** - set up payroll deductions and you'll never miss a contribution deadline
- **Professional money management** - your savings are managed by experienced investment managers in Canada

To enrol in your Group RRSP or Group TFSA, contact your HR department.

