

Compliments of:

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## An RSP is for All Seasons



Making Retirement Savings Plan (RSP) contributions throughout the year may help you enjoy greater returns over the long term.

First, if you contribute only once a year, you may lose some potential for compound growth that could accumulate if you make regular contributions during the year.

Next, rushing to make a contribution to meet the annual deadline may lead you to “park” your money in short-term investments, such as money market funds. This decision may negatively affect your portfolio’s return if the investments are left in lower-return instruments for a long period of time.

**Contribute Early and Regularly**  
The easiest way to establish regular contributions is to work with your Financial Advisor to set up a systematic contribution plan, such as a Pre-Authorized Chequing plan (PAC). With a

PAC your contributions are drawn directly from your bank account and are invested immediately in your pre-selected eligible securities. As well, most people find that smaller, regular contribution amounts are easier on their budgets than coming up with one large contribution prior to the deadline.

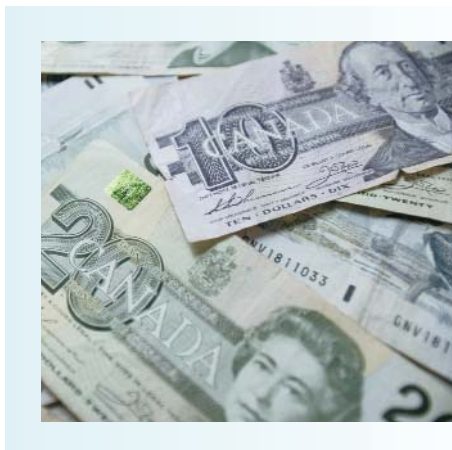
### **Dollar-Cost Averaging Advantage**

The biggest advantage of regular contributions is dollar-cost averaging. By investing the same

amount at regular intervals, you will automatically purchase less units when the price is high and more units when the price is low. This process lowers your average price per unit.

### **Speak to Your Financial Advisor**

A well-executed financial plan deserves both your time and commitment. Speak to your Financial Advisor today about setting up a suitable contribution plan, such as a PAC, to ensure you are getting the most out of your RSP contribution.



### **Contribute Early**

By contributing early to your RSP, your money will have more time to grow tax-deferred. It’s never too late to get started. Starting a systematic contribution plan is an excellent option that will let you invest regularly and make your RSP a year-round priority.

**For more information, call your Financial Advisor today.**

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