

## It's that time of year again.

Saving for your retirement is a top priority. And one of the simplest, safest and smartest ways to build your nest egg, and look forward to the retirement lifestyle you want, is with an RRSP from Vision Credit Union.

### Snapshot of RRSP Benefits

Why consider an RRSP to help you achieve your retirement savings goals? Here are three key reasons:

1. Your contributions are **tax-deductible** and could result in an attractive tax refund
2. Your contributions **grow tax-free** so you can take advantage of compounding interest
3. Your investment **earnings aren't taxed** until withdrawn – when you'll typically be in a much lower tax bracket

### Big on Dreams, but Low on Cash?

If you can't afford to contribute a large amount to your RRSP by the **March 1, 2018** deadline, don't worry! Talk to us today about an RRSP loan. You'll instantly boost your retirement nest egg, and can apply your tax refund to the principal of your loan. It's easy and smart.

### Automatic Savings = Automatic Peace of Mind!

We can also help you set-up a simple automatic deposit program, so that in 2018 you'll be putting a small amount towards your RRSP each month. That means when the next RRSP deadline comes rolling around, you'll easily be able to maximize your contribution – if you haven't solved that goal already!

### Learn More Today

Contact a friendly Financial Advisor to get all of the answers and information you need. We'll help you create a simple but effective RRSP contribution strategy that works for you. After all, saving for your retirement is a top priority. You can trust the caring experts at Vision Credit Union to help you get there safe and sound.

**It's Never Too Late to Start Planning for Your Retirement.**  
**Talk to us today.**

