

Your group savings program is designed to help you reach your destination!

WHEN YOU'RE INVESTING, MARKET SWINGS ARE PAR FOR THE COURSE.

Understanding that upturns always follow downturns, and typically last 4 times longer¹, helps you keep your cool.

As the economic outlook points to more cloudy skies on the horizon, consider continuing to focus on what's in *your control*—be thoughtful of your spending and keep making the most of your workplace savings program, which is designed to get you to your destination!

¹This value is based on historical performance from the S&P 500 Index

Just getting started?

Contributing to your plan through payroll deductions is a great way to make the most of fluctuating markets. Smaller investments at regular intervals (known as dollar cost averaging) help lower the average cost of your investments. It's a simple time-tested strategy that can also help you lower the cost of filling up at the gas pump!

Have you been saving for a while?

The investment managers of the pooled funds available in your plan can take advantage of buying opportunities when markets dip. And if you're invested in a ready-made lifecycle solution, you get extra peace of mind knowing that you're in the "right portfolio" at the right time (with an asset mix that corresponds to your investment horizon). It's sort of like having your pilot adjust your flight path, to get you where you want to go.

Gearing up for retirement?

Our support includes helping you ease into retirement with peace of mind. While you can't change the economic winds, you can take stock of where you're at and see if you need to adjust your sails. Consider using our On Target Retirement[®] goal tracker, consulting the planning resources in the Wellness Centre and attending an online webinar. You can also count on our retirement advisors to help you stretch your savings further by taking advantage of lower group fees.

