

# Simple tips to save a lot!

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**Discover some tips that will help you save without having to give up too much. This will help you invest more money for your retirement.**

"Save" is sometimes considered a four-letter word. People often associate it with deprivation: you have to give up something to save a few bucks. Even though people sometimes have to give up something in order to save, there are some simple tricks to help you save without having to give up anything, including changing your habits. Here are some examples:

## **Shop around for your auto and home insurance**

You'll be surprised to see how much you can save by shopping around for your auto and home insurance. Auto insurance premiums can sometimes double from one company to another, and home insurance premiums can vary by as much as 150%.

## **Take advantage of sales**

Almost anything you could want to buy will be on sale at one time or another. If you don't need the item right away, wait a bit. There is a strong likelihood that the item will go on sale and you can get it at a reduced price. For example, buy Christmas decorations after the holiday season, or purchase your patio set at the end of the summer.

## Save on energy costs

Heating represents 50% of your annual electricity costs. Simple tips for saving on heating costs include:

- Lowering the thermostat by one degree – this could result in savings of 5% to 7% on your heating costs
- Lowering the thermostat overnight and when you are away
- Lowering the thermostat to a minimum in unoccupied rooms (e.g., guest room)

## Bundle your services

Bundling your cable, Internet and telephone services with the same provider can provide significant savings. Bundle your services and review your needs at the same time. Do you really need 50 TV stations? Do you really need the fastest Internet speed? Do you really need a landline when you already have a cell phone?

## Think before making a purchase

Have you bought something you've never used? If the answer is yes, you're not alone! Every year, a significant number of Canadians admit to spending hundreds, sometimes thousands, of dollars on useless purchases. This is where you can save a lot! When faced with the sudden temptation to buy, wait a couple of days to see whether you still want to purchase the item. This will tell you whether it is an impulse buy or whether it meets a real need.

Using one or all of these tips will help you save every year. However, think about how you use these savings: it doesn't make sense to save on one thing to spend it on another. Rather, invest these savings in your pension plan! It will pay off more in the long run!

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