



ROADMAP
Your future
starts today

Three basic retirement savings principles

Start saving early

The earlier you start saving, the better your chances are of **accumulating enough money for retirement**, and the longer you wait to start saving, the higher the amounts you will have to invest. Many workers eventually realize that they could have made things easier for themselves by starting to save earlier.

Invest regularly

Saving regularly enables you to decrease the risk linked to market variations. By investing smaller amounts on a regular basis, you remove all subjectivity from your investment decisions and reduce the stress that could be caused by market variations.

Re-evaluate your savings strategy

Your needs and personal situation can change over time. It is therefore important to re-evaluate your retirement planning when you experience, for instance, the birth of a child, a change of employment, a separation, etc. By doing so, you will be sure to maintain a strategy that continually meets your needs.