Manulife Bank

For your future™

Invest in you – your retirement, your dreams, your future

RRSP Loans

Invest in your retirement

Put a Registered Retirement Savings Plan (RRSP) to work for you

Whether your retirement dreams involve travel, helping your children establish themselves, pursuing a passion or something entirely different, an RRSP is one of the best tools for making your dreams a reality.

Contributing to an RRSP saves you money today through tax savings and can provide you with a larger investment portfolio at retirement. The best way to build your retirement savings is through regular contributions. And an RRSP is most effective when you maximize your contributions each year.

The best time to start contributing is NOW

If you've missed making your contribution in previous years, an RRSP loan can put your retirement savings back on track today while boosting your plan's long-term growth potential.

An RRSP loan can help you realize tax savings, increase the size of your RRSP and help you stick to your savings plan.

Real value for your RRSP dollar

One of the key benefits of contributing to an RRSP is that it immediately reduces the amount of income tax you need to pay. If you don't have the cash to make a contribution, an RRSP loan is an excellent alternative.

With a Manulife Bank RRSP Loan you can:

- Top up your RRSP and reduce your unused contribution room.
- Increase your plan's growth potential – through the power of compounding, the larger your initial investment and the longer it remains invested, the greater your investment could grow.
- Reduce your taxes now.
- Establish a disciplined savings routine.
- Defer your first loan payment by 90 days* which can give you time to apply your tax refund to reduce your loan balance.

With the help of your financial advisor, taking care of your RRSP contribution is easier than ever.

* Interest continues to accrue during the 90-day deferral period.

See how fast your money can grow!

Wondering what difference a $5,000, $10,000 or larger annual contribution could make on the long-term growth potential of your RRSP? Our RRSP Calculator can help you determine exactly how much closer an RRSP loan could bring you to realizing your retirement dreams. See how fast your money can grow by investing in your future with a Manulife Bank RRSP Loan. Visit manulifebank.ca > Loans > RRSP Loans to calculate your RRSP savings.

Banking, the way it *should* be.®

Banking products are an essential part of a successful financial plan. That's why we offer our banking products through financial advisors. Since every client has unique financial needs, your advisor can introduce banking products to help you achieve your goals sooner.

Manulife Bank is wholly owned by Manulife Financial, one of Canada's largest and most respected financial institutions. Our innovative products and great rates help Canadians make their money work harder and give them access to cash for their financial needs. Make a break from traditional banking and discover Banking, the way it *should* be.

Speak to your financial advisor today about how a Manulife Bank RRSP Loan can help you achieve your retirement goals.

Borrowing to invest in an RRSP may not be appropriate for everyone. You will need the financial means to meet your loan obligations. In addition, investments held in an RRSP may fluctuate in value. You should be aware that, regardless of their performance or value of any investments held in your RRSP, you will be required to meet your loan obligations in full. Talk to your financial advisor to find out more about the advantages and obligations of borrowing to invest. Manulife Bank of Canada solely acts in the capacity of lender and loan administrator and does not provide investment advice of any nature to individuals or advisors.

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strong reliable trustworthy forward-thinking