

Group Retirement Savings Plan (RRSP)

ADR Institute of Ontario has partnered with Sterling Capital Brokers (SCB) and Health Plus Insurance to offer an industry-leading group retirement savings program to all association members and their employees.

Why offer a group RRSP to your Employees?

Registered Retirement Savings Plans (RRSPs) are a tax-efficient savings vehicle that encourage Canadians to save for retirement by allowing a deferral of income taxes on taxable-earnings contributed to the plan, until the date that the funds are withdrawn. Offering a group RRSP to employees is a proven way for employers to increase their ability to:

- Attract talent
- Increase employee retention and reduce turnover
- Enhance employee appreciation and loyalty
- Gain a competitive edge in the industry
- Convey concern for your employees' life after work
- Contribute to your employees' financial security

Managed by:



THE STERLING ADVANTAGE

Low Fees

By spreading the cost across multiple companies, SCB is able to offer you lower fees than seen in individual retirement savings plans and other employer sponsored group retirement programs.

Multiple Tax Types

Your company may offer not only an RRSP to your employees, but also a DPSP (Deferred Profit Sharing Plan) for matching contributions and even a group TFSA (Tax-Free Savings Account).

Managed Investment Lineup

Sterling Capital Brokers has worked with Canada Life to design a diverse and professionally managed fund lineup that provides options for any style of investor. The lineup is closely monitored and may be updated in response to fund performance or changing market conditions.

Single Member RRSP

The only requirement to set up a group RRSP is for your company to be registered with CRA. The plan may have just a single member.

Want more information? Visit www.healthplusinsurance.ca/adrio
Interested in joining? Email GRS@sterlingcapitalbrokers.com

Why should employees join a group RRSP?

Save for retirement through payroll deduction

Contributing to an RRSP using regular payroll deductions is a great way to encourage yourself to save on a regular basis. Money will be invested before it hits your bank account. Payroll deductions are easy and even a small amount saved regularly over time can grow.

Immediate tax savings

Contributions to a group RRSP are deducted from your pay before income taxes are calculated. When you make regular contributions to your group RRSP using payroll deduction, you only pay income tax on your remaining pay. You get an instantaneous tax-refund, instead of having to wait for your RRSP tax-return at the end of the year.

SAVING SMART MADE EASY

Dollar-cost averaging

Dollar-cost averaging is an investing strategy where you invest by making contributions at set intervals throughout the year. Timing the market is risky and rarely works.

Using dollar-cost averaging and contributing at set intervals instead of trying to time the market will remove the guesswork of investing and has the potential to improve your long-term returns.

Low investment management fees (IMFs)

By spreading the cost across multiple members, group RRSPs are able to offer lower fees than most retirement savings plans and offer professionally managed funds not typically available to individual investors.

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