



Reuter Benefits Group Plan Member Newsletter

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Accessing Your Retirement Savings

As you plan for retirement, you need to do a comprehensive review of your savings and resources to ensure your lifestyle needs will be met throughout your retirement years.

Here are some points that you should think about as you prepare for your retirement:

- At what age do you plan to retire?
- What will your monthly expenses be?
- How much income will you receive from the government, specifically from Canada Pension Plan and Old Age Security?
- How much income will need to be withdrawn from your Pensions, Registered Retirement Savings Plans, and/or Non-Registered Savings? In addition, have you verified how long this income will last?
- Do you need to increase your current savings strategy to ensure you will have adequate resources?
- Have you identified any income splitting opportunities in order to reduce the total amount of tax you will pay during retirement?

The Reuter Benefits team of professionals is available to assist you in understanding your investments and planning for your retirement. Please contact us at retire@reuterbenefits.com or call us at 1-800-666-0142.