

10 IDEAS FOR BUILDING a retirement plan



01. Build a System

A system tells your money what to do.

Set up automatic payroll deductions directly to your investment accounts.

02. Automate Everything



03. Start Early

Time is your best investment partner.

Take advantage of every program – TFSA, RRSP, company matching contributions...

04. Max Out Programs



05. Cut fees, not corners

Management fees eat into your future.

Know the rules – and use them to your advantage.

06. Be tax-aware



... x,y,z

07. Diversify

One stock should not be more than 2% of your portfolio.

You can't touch your retirement funds until you retire.

08. No exceptions



09. Review & Reinvest

Once a year, review your plan and reassess contributions.

If you want to play the market, create a separate account – it's just for learning, testing, and maybe a little excitement.

10. Make it Fun

