



Saving for retirement

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January 24, 2025

4 smart ways to increase your RRSP contributions

Are you making the most of your RRSP contributions? Discover 4 simple strategies to grow your savings more effectively.



January 14, 2025

3 guaranteed investment products you need to know about

Thanks to good nutrition and medical advances, Canadians are living longer than ever before. But will our savings last as long as we do?



December 06, 2024

4 easy ways to split income in Canada

Income splitting isn't as confusing as it sounds. When you do it correctly, the strategy can help reduce how much you and your spouse or common-law partner pay at tax time.



November 29, 2024

Retirement planning essentials: Checklist to get you ready

Even though you're still busy working, the years and months before retirement are a key time to plan and prepare. And there's a surprising amount on your to-do list when you're approaching retirement. The following can help get all your tasks taken care of – whether you're retiring in a few years or months.



November 29, 2024

How much does it cost to retire in Canada?

If you're saving for retirement, it's likely in a registered retirement savings plan (RRSP) or employee pension plan. But are you saving enough? Start with 10 questions to find out.



November 14, 2024

6 reasons you need a TFSA when you're retired

Discover how a Tax-Free Savings Account (TFSA) can maximize your retirement income and tax efficiency. Explore the key benefits of this powerful financial tool.



November 12, 2024

When's a good time to start collecting your CPP/QPP and OAS benefits?

You can start collecting your CPP/QPP and OAS benefits in your early 60s. But is it better to hold off for another few years? Here's what to keep in mind before you tap into these pensions.



September 30, 2024

How to fix an overcontribution to an RRSP or TFSA

Putting too much cash in your RRSP or TFSA is an easy mistake to make. Here's how it can happen, and how to deal with it.



September 04, 2024

The hidden costs of early RRSP withdrawals

An RRSP is excellent to save for retirement. But early withdrawals can come at a cost.

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Tools & calculators



Retirement savings calculator

Find out how much you will need to save for retirement and if you're on track to meet your retirement savings goal.

Retirement savings calculator [➔](#)



RRSP calculator

This tool will help you see how changing what you put in your registered retirement savings plan (RRSP) can affect your retirement savings. It will also show you what would happen if you took money out before you retire.

RRSP calculator [➔](#)



Annuity calculator

A life annuity can offer guaranteed retirement income payments for as long as you live. This annuity calculator will estimate how much income you can get and compare it to income from a GIC or RRIF.

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Life's brighter under the sun

We acknowledge that Sun Life operates in many Territories and Treaties across Canada. Our Canadian headquarters in Waterloo are on the traditional territory of the Anishnaabeg, Haudenosaunee Confederacy and the Mississaugas of the Credit First Nations.

Today, Canada is still the home to many Indigenous, First Nations, Inuit, and Metis peoples from all across Turtle Island. We are grateful to have the opportunity to work in this territory. We offer this acknowledgment as a stepping stone towards honouring the original occupants, as a testimony to the oppression faced by Indigenous peoples, and our commitment to Indigenous communities and employees of Sun Life.

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