

## Save for Retirement

Explore your Personal Savings and Investing options >

### Find out how TD can help you meet your retirement goals

We all look forward to the day we can retire and enjoy some much-deserved free time. While that day might seem far off, the sooner you start saving, the more you should have to work with later on.

Think about what your ideal retirement looks like – how do you want to spend your time? How will your lifestyle change? Once you have an idea of how you'd like to spend your retirement, our Retirement Savings Calculator can help you start planning for how much you'll need to save to reach your goals.



### Retirement Savings Calculator

It's fast and easy!

Find out how much you'll need to save to reach your retirement goals.

Calculate now



### Saving Tips

There are lots of small things that can help your savings add up:

- If available, take advantage of an employee savings program (ESP) in which your employer matches or supplements what you're contributing.
- Put any bonuses you might receive right into your savings. Set aside a small amount to treat yourself, but put the majority of that bonus away.

### Tools that may help you with your saving goals

#### Cash Flow Calculator

To get a better idea of where you spend your money monthly or annually

Calculate now

#### TD MySpend

Paired with the TD app, use TD MySpend to keep track of your monthly spending and help improve your spending habits<sup>1</sup>.

Learn More

### How do I start saving today?

It's important to begin saving for the long-term so you can retire comfortably and live the lifestyle you want. The following suggestions can help you start saving:

- **Retirement Savings Plan >**  
At TD, you have a range of RSPs to choose from that can be tailored to your retirement goals
- **Tax-Free Savings Account >**  
There are a range of TFSAs that can help you save for short or long term goals
- **GICs >**  
Invest your savings into a GIC with a maturity date that aligns with your Investment horizon
- **TD Mutual Funds >**  
A professionally managed portfolio of TD Mutual Funds<sup>1</sup> can help to grow your savings
- **Automated Savings Services >**  
Set up an automated savings service so you never forget to contribute to your savings account or your RSP

Legal

**Important Mutual Funds Information >**

<sup>1</sup> Mutual Funds Representatives with TD Investment Services Inc. distribute mutual funds at TD Canada Trust.

### Have a question? Find answers here

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