**<Subject line>Are you on the right track financially?**

Someone once said, pay yourself first. A great idea but you know, and I know, that often we are the last to get paid. Bills, student loans, rent are often the priority, but did you know there is a way to pay yourself first?

As an advisor I can help you create a financial plan that works for you. By learning about you and your goals and objectives, I can help you put together a financial strategy that can help you now and support your future lifestyle. We can work together to determine how much you need to save and select an investment strategy that will help you get there.

Want to see how it works? [Learn more](https://www.equitable.ca/en/our-products/savings-retirement/retirement-savings-plan/managing-a-retirement-savings-plan-tax-refund/).

For many individuals like you, the best way to start saving is through a Retirement Savings Plan (RSP) or Tax-Free Savings Account (TFSA). An RSP is a savings account that has unique tax-deferral characteristics that can make it an ideal choice for helping you save for a down payment on a house or condo. It can also support you if you wish to further your education. A TFSA can be a good option for more immediate needs or even as an emergency fund.

To learn more, check this out. RSP [blog](https://www.equitable.ca/en/who-we-are/equitable-blog/savings-and-retirement/you-can-start-planning-and-saving-for-your-retirement-at-any-age/) and TFSA [blog](https://www.equitable.ca/en/who-we-are/equitable-blog/savings-and-retirement/the-tax-free-savings-account-can-be-a-misunderstood-savings-tool/).

An Equitable®Pivotal Select™ RSP or TFSA are two great options for anyone who wants growth potential and principal protection. If you are interested in starting an RSP or TFSA or would like to understand about how they can work for you, I encourage you to call me.

Sincerely,

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