

Get to know your Group Retirement and Savings Program





Agenda

- ❑ Your Concordia Group Plans
- ❑ RRSP vs. TFSA
- ❑ How to contribute
- ❑ Investment Options
- ❑ Services and Support
- ❑ Questions





Your Concordia Group Plans

RRSP

Join at any time

Contribute up to CRA
limit

\$35 withdrawal fee (taxes
apply)

TFSA

You may join at any time

Contribute up to CRA
limit

\$25 withdrawal fee

RRSP vs. TFSA





RRSP and TFSA

Key features

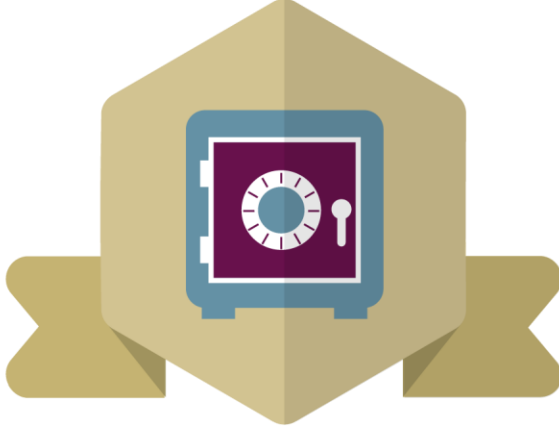
- Savings plans registered with the Government of Canada
- Designed to help you save money on a tax-advantaged basis

What's the difference?

- Wondering how to use them to reach your goals?
- Here are some key differences to help you decide



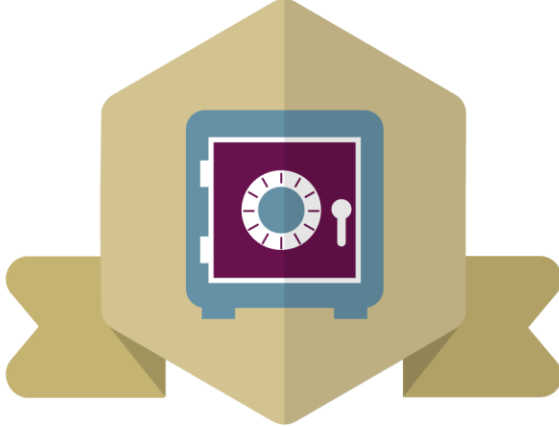
Do I need earned income to contribute?

RRSP  TFSA





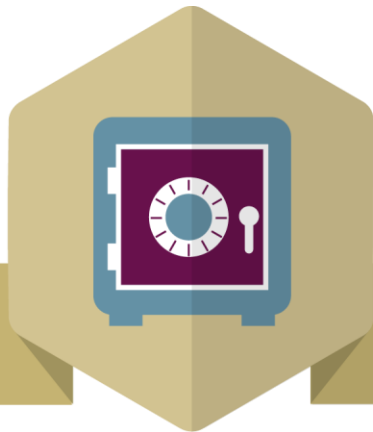
Are the contributions I make tax deductible?

RRSP  TFSA





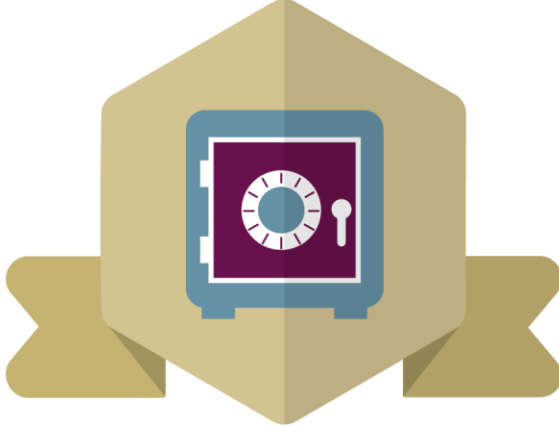
Are withdrawals tax-free?

RRSP  TFSA





Is there a maximum age limit for making a contribution?

RRSP  TFSA

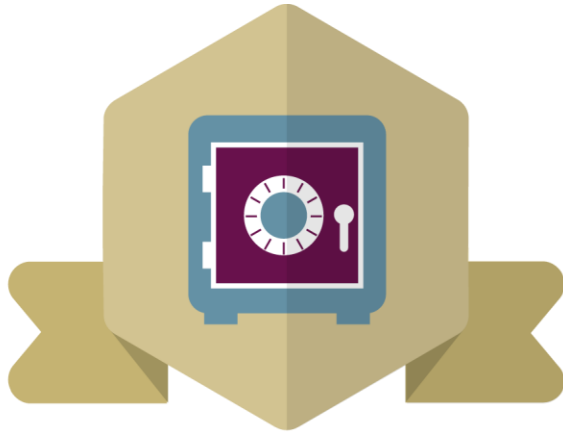
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What can I use it for?

RRSP



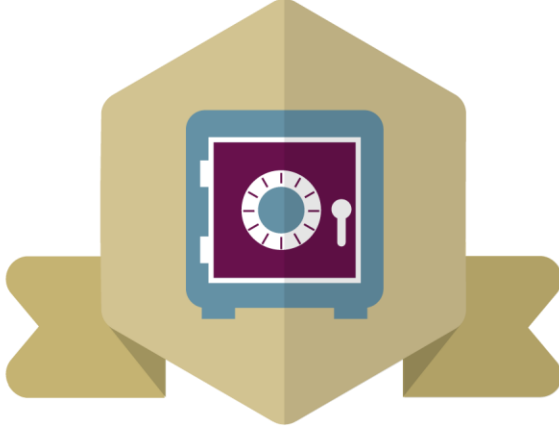
TFSA

- Retirement
- First-time home buyers' plan
- Lifelong learning plan

- Wedding
- Vacation
- new car
- or any short- or long-term savings goal



Are there limits to how much I can contribute?

RRSP  TFSA

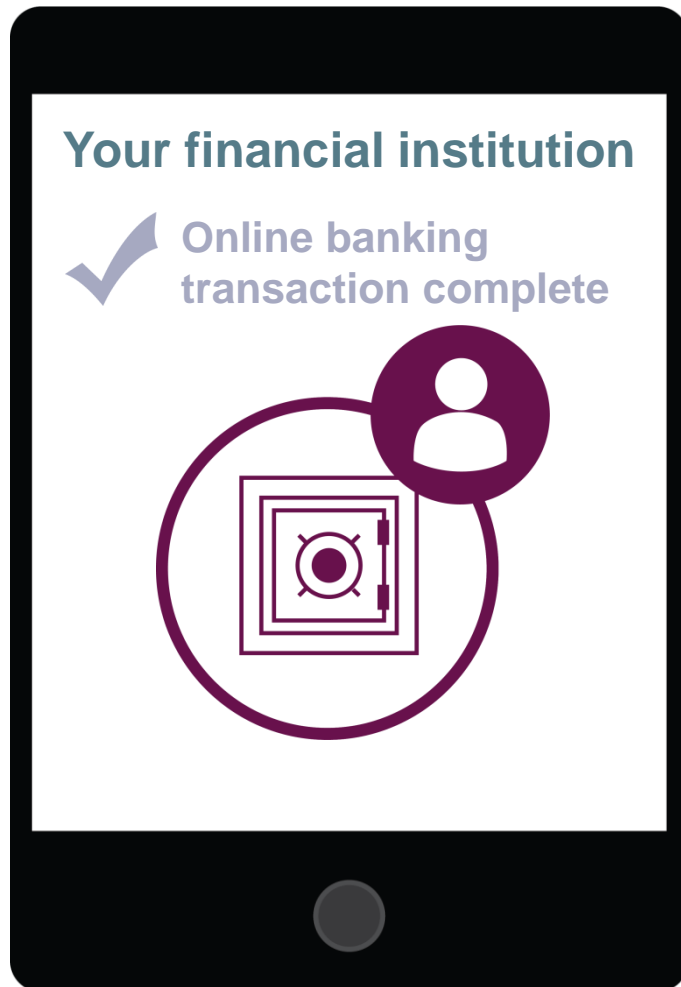


How to contribute

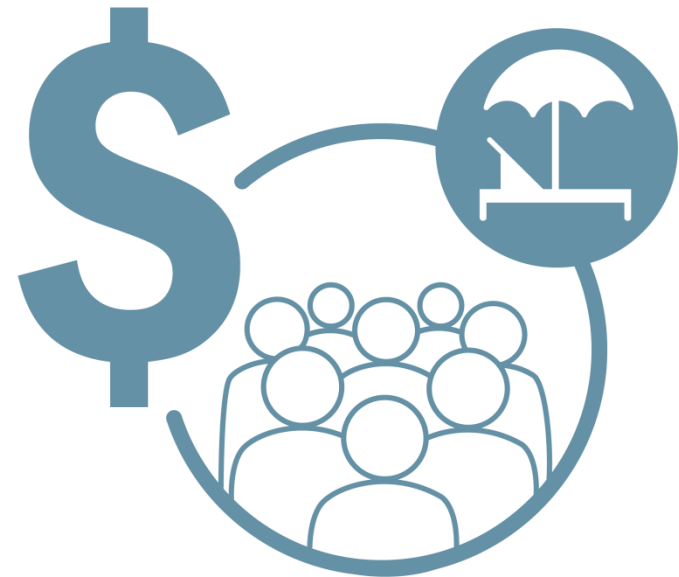




Contribute via online banking



Group retirement and savings plan





Online banking

What to do

- Sign in to your personal banking website
- Search for “Great-West” in the bill payment section and choose:
 - GREAT-WEST GROUP RRSP
 - GREAT-WEST SPOUSAL GROUP RRSP
 - GREAT-WEST GROUP TFSA
- Enter
 - Your plan/policy number: 38038
 - Your certificate number (on your plan statement or *GRS Access*)



Transfer in from other savings



**Group retirement
and savings plan**

Generally *lower* fees



Just one per cent can save you more



Assumes no further contributions for ease of calculation, interest on the initial investment compounded annually. Based on a 25-year investment at a group plan rate of return (which includes fees) of five per cent and an individual savings plan rate of return (which includes fees) of four per cent.



Transfer funds from other sources of savings



www.formsfor saving.com

Create your own possibilities

Take full advantage of your group plan

You have plans for the future – for yourself and your loved ones. Take advantage of generally lower fees available in your group plan to boost your retirement savings. With more savings, you have more opportunities to live your future to the fullest.

Get the most out of your group plan. Use these online forms to make a lump sum contribution or transfer other savings into your group plan account with Great-West Life.

Tip: Having recent statements from your accounts for reference will make completing the form easier.

Make a contribution

Make a contribution from your chequing or savings account to your group RRSP or your group tax-free savings account.

Complete this online form, print it, sign it and mail it to us with a cheque or bank draft.*

You may be able to make an online deposit to your group plan if your financial institution has us set up in their online banking system. Find us by searching for Great-West in the payments section of your online banking service, or call Access Line 1-800-724-3402, weekdays 8 a.m. – 8 p.m. ET, to find out more.

Transfer funds

Transfer funds from a registered plan or account at another financial institution to your Great-West Life group registered retirement savings plan, locked-in retirement account or tax-free savings account.

You can transfer all the funds in your other plan or choose a specific amount.

Complete this online form, print it, sign it and mail it to us. We'll contact the institution that holds your savings to complete the transfer.* Even if the savings are locked in, you may be able to move them into your group plan.

* Not sure if your plan allows transfers or additional conditions? Call Access Line at 1-800-724-3402, weekdays 8 a.m. – 8 p.m. ET.

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LIFE ASSURANCE COMPANY

Investment Options

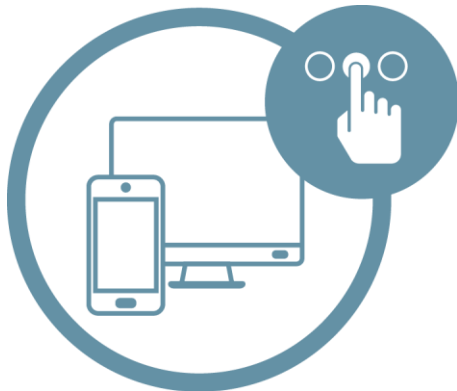




Choose your comfort with risk



- Low touch approach where you allow the experts to handle your investments
 - Continuum Risk-Adjusted Target Date Funds



- Hands-on approach where you actively manage your investments
 - Build your Own Portfolio



Continuum Risk-Adjusted Target Date Funds

If you're concerned about

☐ Being overwhelmed by investment choices

✓ Select one fund

☐ No time, little investment knowledge

✓ Experts do the work so you don't have to

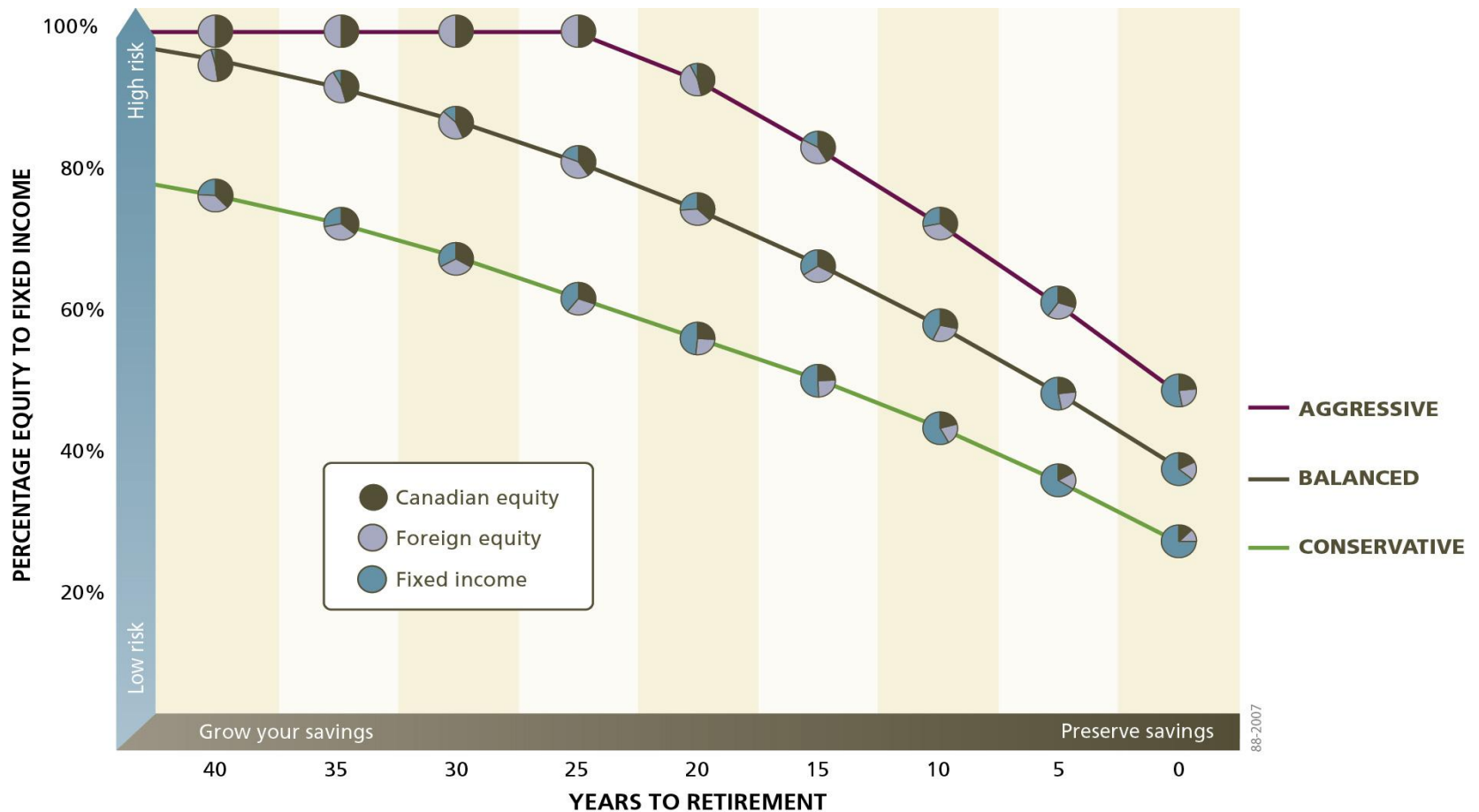
☐ Volatile markets

✓ Fund matches your chosen risk tolerance and adjusts automatically



Three paths to your retirement

Take the one you're most comfortable with.





Step 1 Decide what year you want to retire



Step 1 – Decide
Step 2 – Determine
Step 3 – Select



Step 2 Determine what type of investor you are

Complete the *Risk-adjusted target date fund investment personality questionnaire* to discover what type of investor you are: **conservative, balanced or aggressive.**

Step 1 – Decide
Step 2 – Determine
Step 3 – Select

Choosing a Continuum risk-adjusted target date fund is easy

Step 1 – Decide what year you'd like to retire.

Step 2 – Discover what type of investor you are.

Risk-adjusted target date fund investment personality questionnaire

This questionnaire is unique to risk-adjusted target date funds. It helps you identify your comfort with risk and select the corresponding risk-adjusted target date fund.

Record the corresponding point value for the answer that best suits you. Add up your points and discover what type of investor you are.

1. What is your major goal for your portfolio? Please select the most appropriate one.	a. To ensure my portfolio remains secure	2
	b. To see my portfolio grow and to avoid fluctuating returns	5
	c. To balance growth and security, and to keep pace with inflation	10
	d. To provide growth potential, and to accept some fluctuation in returns	15
	e. To provide the sole objective of potential long-term growth	20
	Points	
2. Which statement best describes your knowledge of investments?	a. I have very little knowledge and I rely exclusively on the recommendations of financial advisors	2
	b. I have limited knowledge of stocks and bonds, and I do not follow financial markets	5
	c. I have good working knowledge and I regularly follow financial markets	8
	d. I understand completely how different investment products work, including stocks and bonds, and I follow financial markets closely	10
	Points	
3. Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?	a. Less than three months	5
	b. Three to six months	8
	c. Six months to one year	10
	d. One to two years	15
	e. Two to three years	20
	f. Three years or more	25
	Points	

4. Which of the following statements most correctly describes your investment philosophy?	a. I cannot accept any fluctuation in principal	5
	b. I can only accept minimal fluctuations and prefer to invest in safer, lower-return investments	10
	c. I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run	20
	d. My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments	30
	Points	
5. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement? I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns.	a. Strongly agree	20
	b. Agree	15
	c. Disagree	10
	d. Strongly disagree	5
	Points	

Add up the points to get your total.

1. + 2. + 3. + 4. + 5. = Total points

Match your total points to an investment personality below.

If your total is between	Your investment personality is	Your investment personality is:
47 or less	Conservative	
48 to 91	Balanced	Date: <input type="text"/>
92 or more	Aggressive	

It's a good idea to complete the *Investment personality questionnaire* regularly or after life events such as a new job, promotion or raise and marriage to make sure your risk-adjusted target date fund best reflects your financial goals and risk tolerance.

This questionnaire is not a suitable tool for determining an investment strategy for short-term savings or for purchases in the near future. It's intended for retirement planning and long-term savings.

This questionnaire has been developed to assist you in assessing your financial circumstances, investment timeframe and attitude toward risk for the purpose of selecting an appropriate risk-adjusted target date fund. While reasonable efforts have been made to ensure the accuracy of the information and the calculations contained in this questionnaire, the responsibility for determining the most appropriate allocation to meet your needs remains with you. It is not designed to provide you with legal, tax, financial or other professional advice; independent advice should be sought. Great-West Life and its subsidiaries, London Life Insurance Company and The Canada Life Assurance Company, are not responsible for any damages resulting from the use of this questionnaire by you or any other person, however caused.

4 Continuum risk-adjusted target date funds

Continuum risk-adjusted target date funds 5



Step 3 Select a fund that matches

- Using the *Risk-adjusted target date fund investment personality questionnaire*, match your score to a set of Continuum risk-adjusted target date funds.
- Select the fund aligned to your retirement year and investment personality.

Step 1 – Decide
Step 2 – Determine
Step 3 – Select

<i>Investment personality questionnaire</i> score	Series of funds
47 or less	Conservative
48 to 91	Balanced
92 or more	Aggressive



Build your own portfolio

Step 1

Complete the *Investment personality questionnaire*.

Sign in to www.grsaccess.com and launch the *Plan your retirement* tool

Use your enrolment booklet or a stand-alone brochure

The screenshot shows the 'Plan your retirement' web tool interface. At the top, there's a blue header with the title 'Plan your retirement' and a 'Preferences' button. Below the header is a navigation bar with four steps: 'Introduction', '1 Envision', '2 Calculate', '3 Select', and '4 Complete'. The 'Introduction' step is currently selected. The main content area explains that planning for retirement is easier than it might seem and outlines the four steps. A list of steps is provided: 1. Envision your retirement, 2. Calculate how much you'll need, 3. Select investments, and 4. Complete your plan. A large purple button labeled 'Get started' with a right arrow is positioned below the list. On the right side, there's a box titled 'Investment personality questionnaire' which states that the score will indicate risk tolerance and help with investment selection. It includes a 'Complete questionnaire' button. At the bottom, there's a contact number: 'For help with retirement planning or investment selection, call 1-800-724-3402.'

OR

The image shows the cover of the 'Investment personality questionnaire' brochure. At the top right, it says 'Envision your retirement'. The title 'Investment personality questionnaire' is prominently displayed in the center. Below the title, it says 'Discover your investment personality and tolerance to risk by answering the following 14 questions. The results will help you select investment options that best suit your retirement goals.' The cover features three small photographs: a woman riding a bicycle, a beach scene with a thatched umbrella, and a smiling couple. At the bottom right, the 'Great-West Life' logo is visible, with 'ASSURANCE COMPANY' written below it.



Build your own portfolio

Step one:

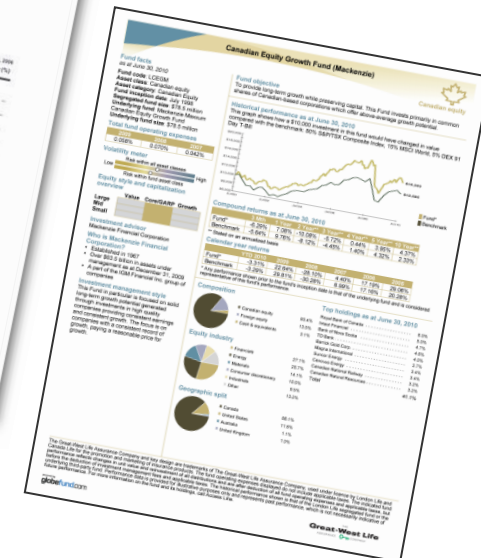
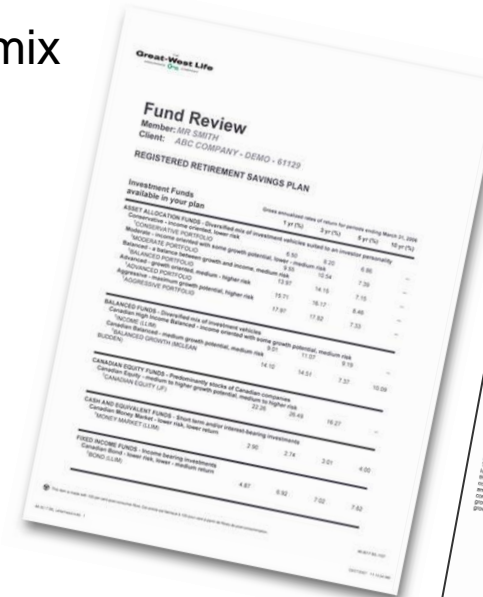
- Complete the investment personality questionnaire
 - Review the suggested asset mix

Step two:

- Make your fund choices
 - Fund Review
 - Fund Reports

Step three:

- You need to monitor and rebalance
 - Your score may change over time
 - The asset classes perform differently over time
 - Rebalance if necessary





Investment Lineup

Investment Fund Name (Fund Code)	Investment management fee (%)*
Risk-Adjusted Target Date Funds	
Continuum Conservative 2015 (CNY15) to Continuum Conservative 2055 CNY55) (Conservative Profile)	0.90
Continuum 2015 (CNT15) to Continuum 2055 (CNT55) (Balanced Profile or no risk-adjustment)	
Continuum Aggressive 2015 (CNZ15) to Continuum Aggressive 2055 (CNZ55) (Aggressive Profile)	
Cash and Equivalents	
1yr Compound Interest Account	n/a
3yr Compound Interest Account	
5yr Compound Interest Account (closed to new contributions)	
Money Market (LK) (Portico) (S029)	0.60
Fixed Income	
Mortgage (Portico) (LLMRT)	0.90
SRA Bond Fund (BSR)	0.80
Corporate Bond (Portico) (CORBP)	0.65
North American High Yield Bond (Putnam) (NABMK)	0.90
International Bond (Brandywine) (LIBP)	0.90



Investment Lineup

Canadian Equity	
Jarislowsky Fraser Canadian Equity (CEJF)	0.80
Montrusco Bolton Growth Equity (MTGE)	0.75
U.S. Equity	
American Growth (AGF) (LAGAG)	1.05
U.S. Low Volatility (Putnam) (USLVP)	0.95
U.S. Midcap (GWLIM) (LLMCG)	0.80
International Equity	
Int'l Opportunity (JP Morgan) (LIOP)	0.95
Global Equity	
Global Equity (Trimark) (TRGE)	1.05
Special Equity	
Global Infrastructure Equity (London Capital) (GINFL)	0.95
Real Estate (GWLRA) (LREG)	1.05

* Excludes operating expenses

Service and Support





www.grsaccess.com





GRS Access

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Access your account

Access ID

Password

[Sign in](#)

New to GRS Access? [Register now](#)

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What's new

- Counting down to retirement? Get a sneak peek at your retirement income
- Good plan design empowers members' futures
- Sponsor resource centre brings clarity to detailed plan information
- How to invest
- Planning and setting financial goals
- How to manage investment risk
- Want a healthier retirement? Prepare.
- Behavioural finance—Generate better outcomes for members

Plan members

[GRS Access](#) has all you need to manage your group retirement and savings plan. Check your balance, make account changes, create a retirement plan and more. *Services vary by plan type*

Whether you've just started planning or are counting down the days to retirement, you'll find helpful education with smartPATH online learning. Visit www.smartpathnow.com to make the most of your retirement and savings plan.

Plan sponsors

You want to make sure your employees are ready for retirement. So do we.

Great-West Life offers retirement solutions that reflect your goals and suit your business.

[Learn more](#) ►

Our core investment options are monitored to ensure they continue to meet the needs of your employees. Recent changes can be found in [Investment updates](#).

Partners

When you partner with us, we'll help you strengthen your client relationships and build new ones.

Great-West Life provides industry-leading group retirement products and support.

[Learn more](#) ►



Great-West Life
ASSURANCE COMPANY

YOUR COMPANY LOGO

Welcome MR SMITH
Plan/policy # 81129

[Home](#) | [View your portfolio](#) | [Change your portfolio](#) | [Investments](#) | [Planning & learning](#)

[Help](#) | [Reset](#) | [Personalize](#)

Important messages

From	Subject	Date
Great-West	Important deadlines for RRSP and TFSAs	2016-11-29

Plan your retirement

Create your plan now!
Be retirement ready
[Plan your retirement tool](#)

Your current investments

Personal rate of return

Detailed view

RPP	6.88% Since Dec. 4, 2000
1-year	9.38%
3-year	7.64%
5-year	8.84%
10-year	4.81%

[RRSP](#) 6.01% Since Dec. 4, 2000

[DPSP](#) 3.62% Since Feb. 16, 2004

[TFSA](#) 6.94% Since Dec. 15, 2008

All returns as at Dec. 31, 2016

[Learn more](#)

[Go to Personal rate of return page](#)

Online learning - Smart tools

It's your smartPATH

www.smartpathnow.com

Enrolment express

Get started on your future today

Use *Enrolment express* to join your group retirement or savings plan.

[Enrol now](#)

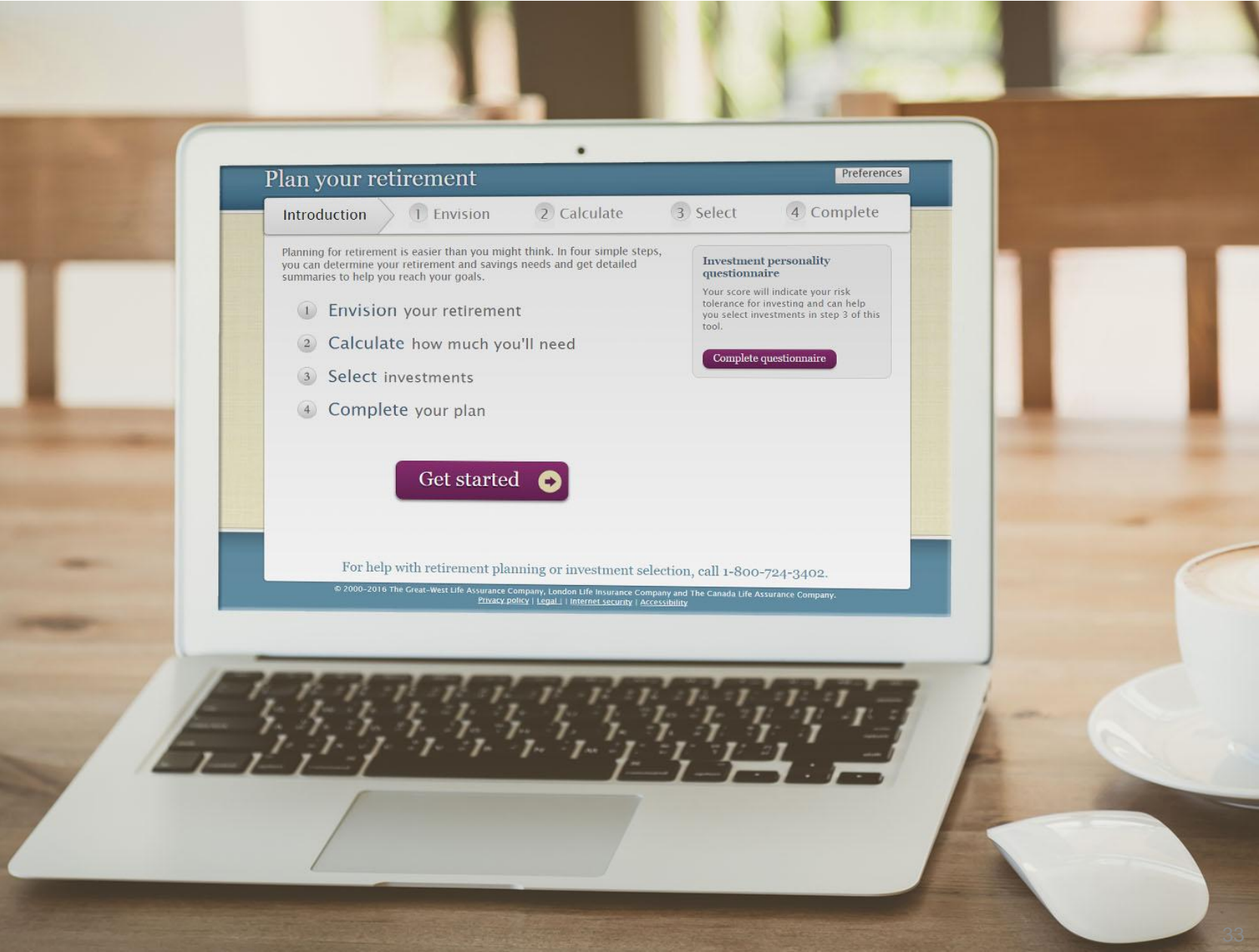
iAcquaint

Beyond retirement planning

[Go to iAcquaint](#)



Plan your retirement tool



Plan your retirement

Preferences

Introduction

1 Envision

2 Calculate

3 Select

4 Complete

Planning for retirement is easier than you might think. In four simple steps, you can determine your retirement and savings needs and get detailed summaries to help you reach your goals.

- 1 Envision your retirement
- 2 Calculate how much you'll need
- 3 Select investments
- 4 Complete your plan

Investment personality questionnaire

Your score will indicate your risk tolerance for investing and can help you select investments in step 3 of this tool.

[Complete questionnaire](#)

[Get started](#)

For help with retirement planning or investment selection, call 1-800-724-3402.

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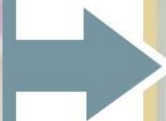
Call centre support



Member



Access Line
Customer service
representative
1-800-724-3402
8a.m. to 8p.m. ET



Investment and
retirement specialist



Any questions?

