

# 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

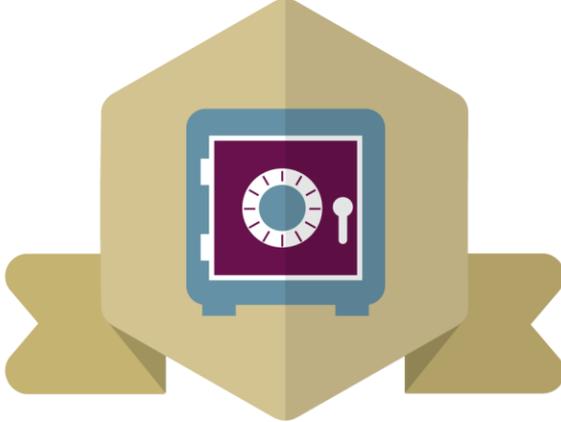
- Savings plans registered with the Government of Canada
- Designed to help you save money on a tax-advantaged basis

## What's the difference?

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



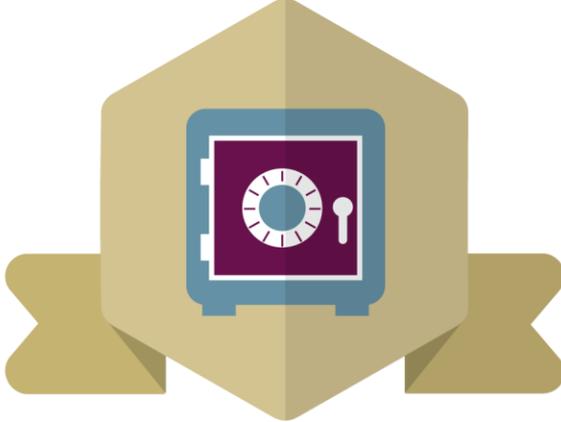
# Do I need earned income to contribute?

RRSP  TFSA





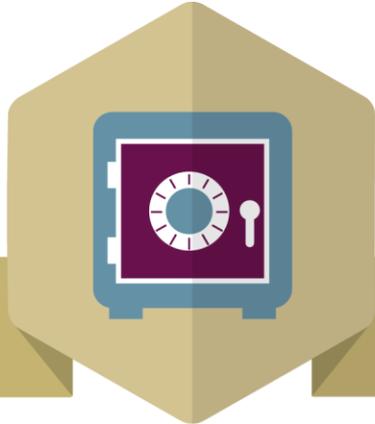
# Are the contributions I make tax deductible?

RRSP  TFSA





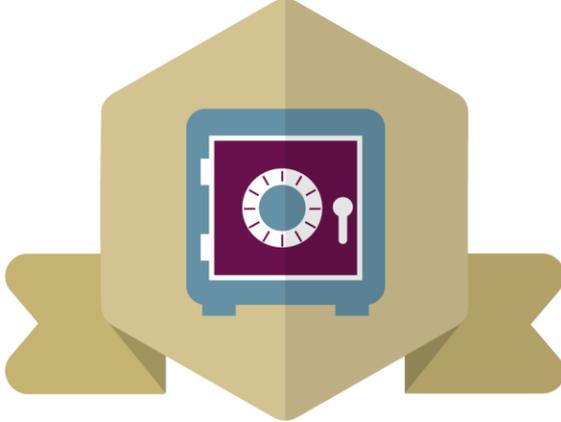
# Are withdrawals tax-free?

RRSP  TFSA





# Is there a maximum age limit for making a contribution?

RRSP  TFSA

71

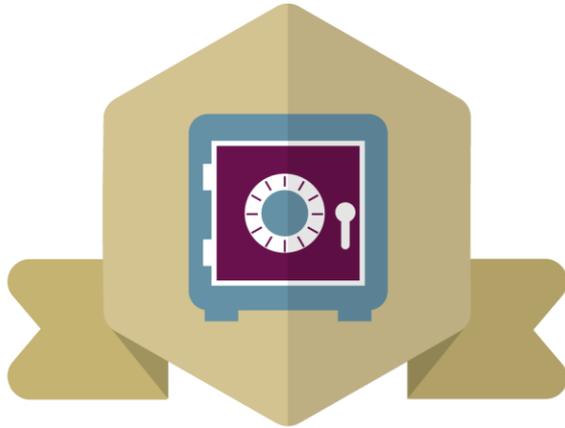
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# What can I use it for?

RRSP

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

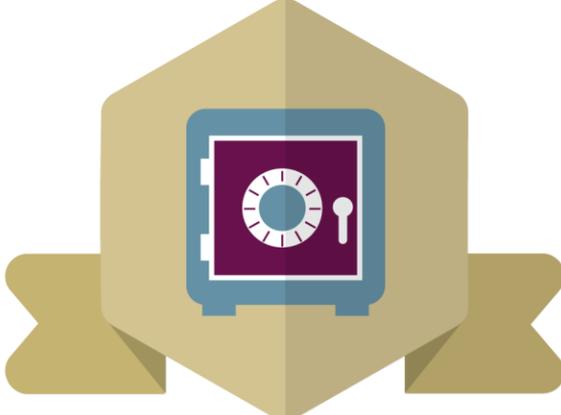


TFSA

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



# Are there limits to how much I can contribute?

RRSP  TFSA

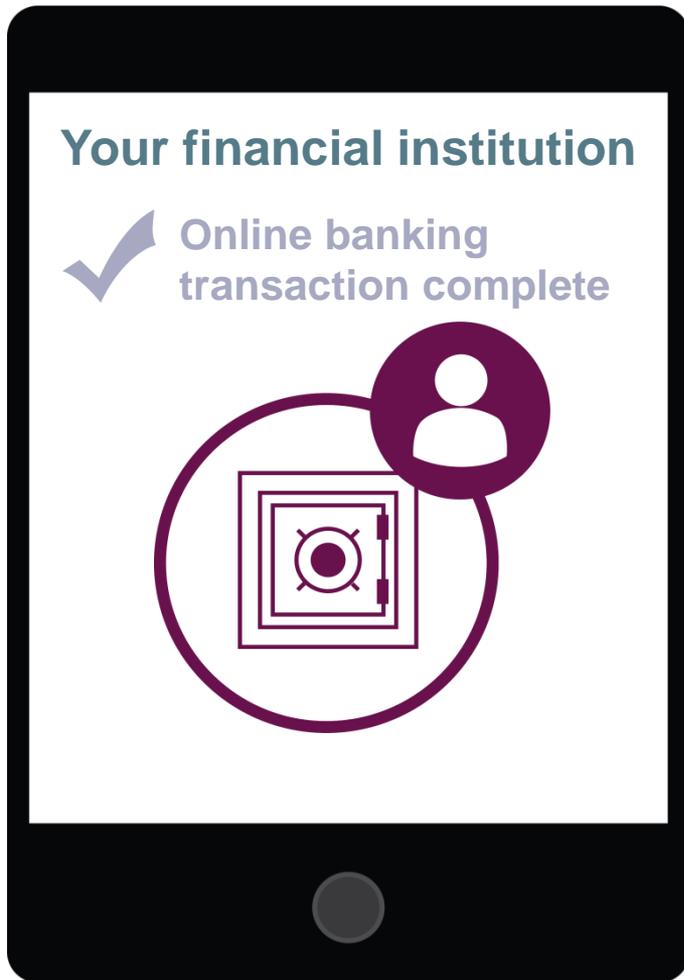


# How to contribute

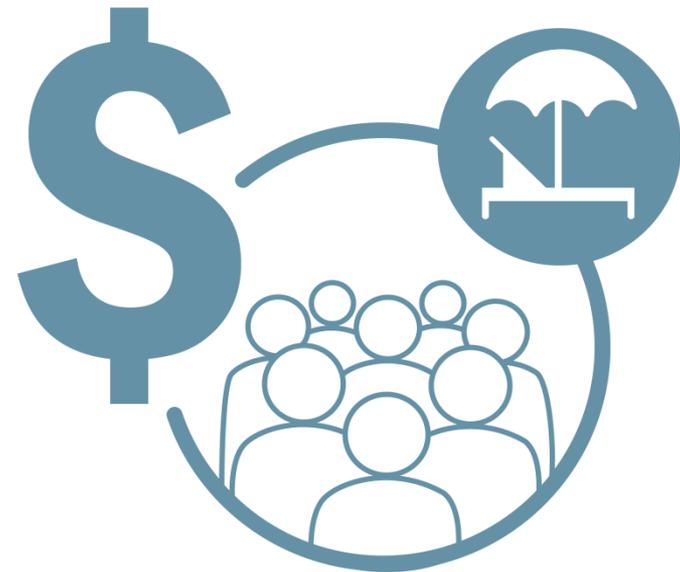




# Contribute via online banking



## 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](https://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 checking 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.

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

#### 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.

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Great-West Life  
LIFE ASSURANCE COMPANY

# Investment Options

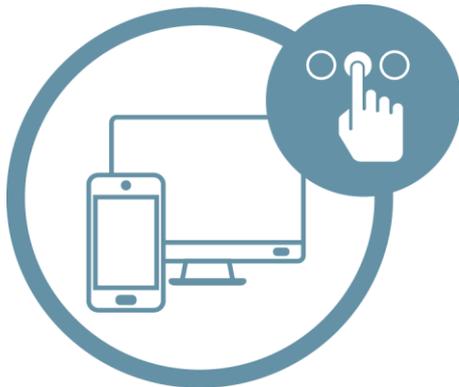




# Choose your comfort with risk



- 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

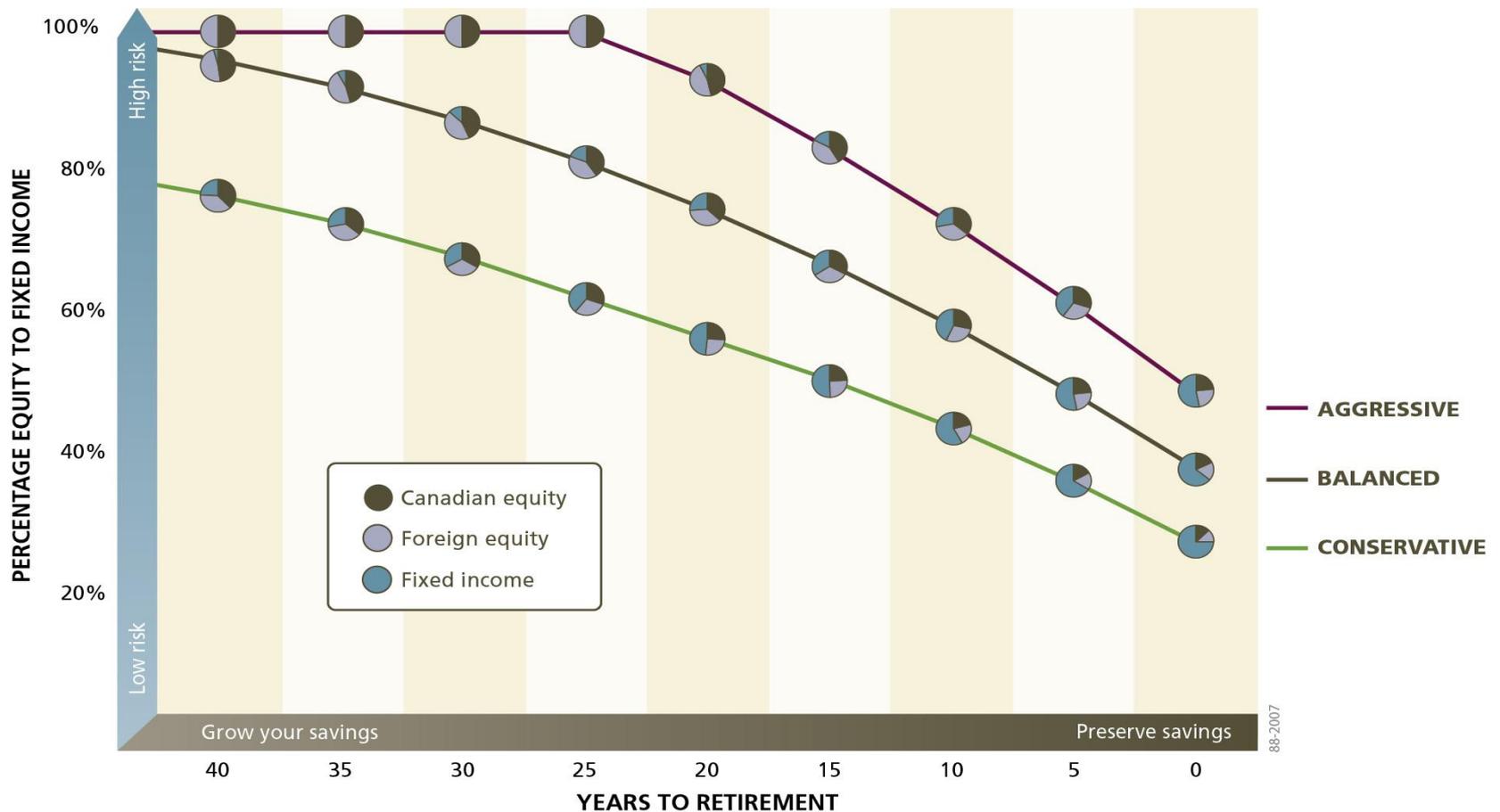
Volatile markets

✓ 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 safe, low-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: _____
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.

The 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

<b><i>Investment personality questionnaire score</i></b>	<b>Series of funds</b>
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](http://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 is a 'Preferences' button. Below it is a progress bar with four steps: 1 Envision, 2 Calculate, 3 Select, and 4 Complete. The 'Introduction' section is currently active. The main content area contains a list of steps: 1 Envision your retirement, 2 Calculate how much you'll need, 3 Select investments, and 4 Complete your plan. A 'Get started' button with a right-pointing arrow is located below the list. To the right of the main content, there is a box titled 'Investment personality questionnaire' with a sub-header 'Your score will indicate your risk tolerance for investing and can help you select investments in step 3 of this tool.' and a 'Complete questionnaire' button. At the bottom of the interface, there is a footer with contact information: 'For help with retirement planning or investment selection, call 1-800-724-3402.'

OR

The brochure cover features the 'Envision your retirement' logo at the top right. The main title is 'Investment personality questionnaire'. Below the title, there is a short paragraph: '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 is decorated with three images: a woman riding a bicycle on a dirt path, a beach scene with a thatched umbrella and lounge chairs, and a smiling couple. At the bottom right, the 'Great-West Life' logo is displayed, with 'ASSURANCE COMPANY' and 'GWL COMPANY' written below it.





# Investment Lineup

Investment Fund Name (Fund Code)	Investment management fee (%)*
<b>Risk-Adjusted Target Date Funds</b>	
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)	
<b>Cash and Equivalents</b>	
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
<b>Fixed Income</b>	
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

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

\* Excludes operating expenses

# Service and Support





## GRS Access

### Get a sneak peek at your retirement income

Try the Income wizard

[Get started](#)

#### Access your account

Access ID

Password

[Sign in](#)

New to GRS Access? [Register now](#)  
Forgot your Access ID or password?  
[Need help signing in?](#)

#### What's new

- ▶ Counting down to retirement? Get a sneak peek at your retirement income
- ▶ 2015 CAP benchmark report

#### 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 smartPACH online learning. Visit [www.grsaccess.com](http://www.grsaccess.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

#### 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 ▶](#)



# GRS Access

[Home](#) | [About us](#) | [Products & services](#)

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## It's your *smartPATH*

The new *smartPATH* learning resource  
Videos, tools, games  
and articles

► [www.smartpathnow.com](http://www.smartpathnow.com)



### Access your account

Access ID

Password

[Sign in](#)

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

[Forgot your Access ID or password?](#)

[Need help signing in?](#)

### 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](http://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](#) ►



**THE Great-West Life**  
ASSURANCE COMPANY

Welcome MR SMITH  
Plan/policy# 61129

**YOUR COMPANY LOGO**

**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**

Investment Type	Rate of Return	Since
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](http://www.smartpathnow.com)

**Enrolment express**

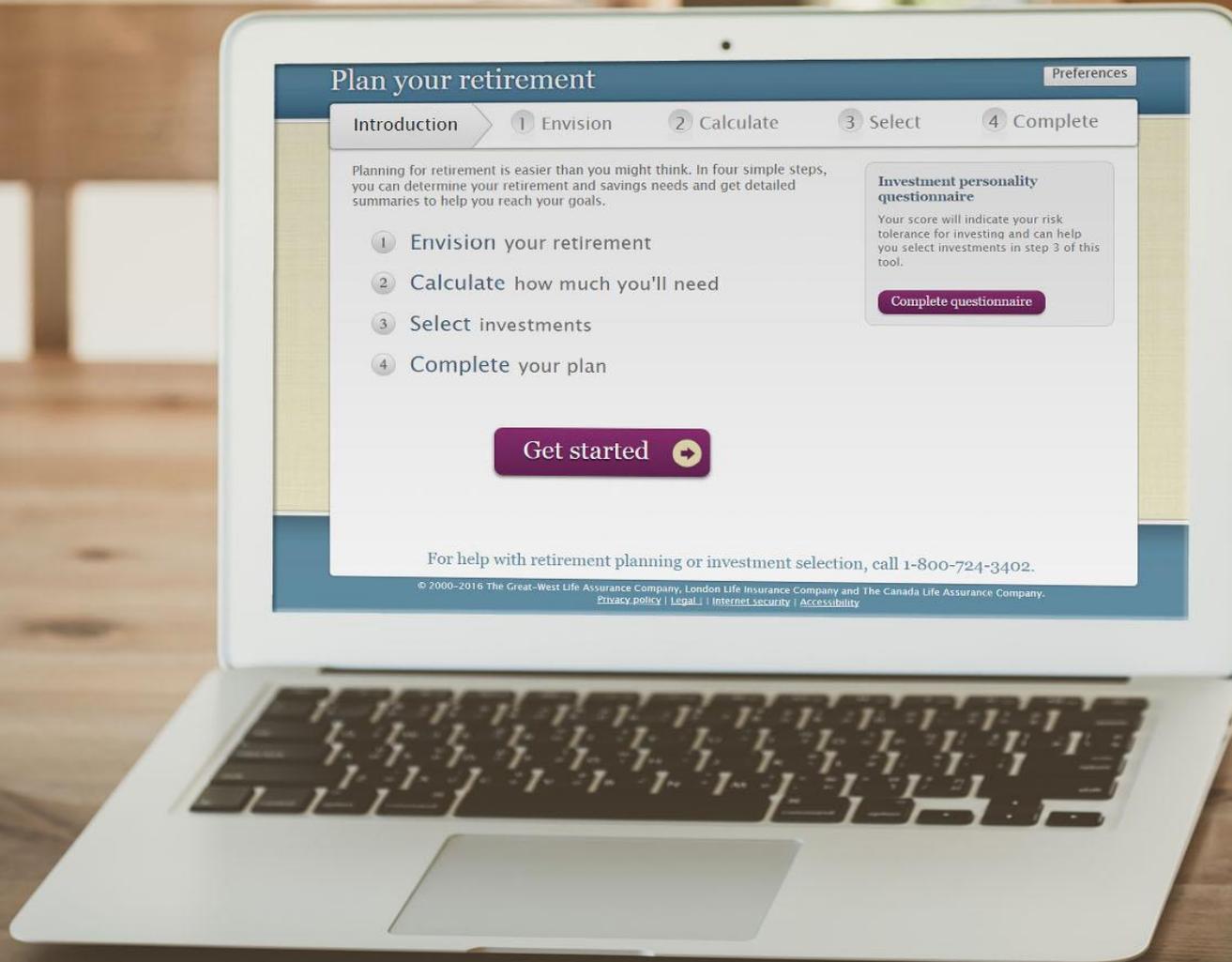
Get started on your future today  
Use Enrolment express to join your group retirement or savings plan.  
[Enrol now](#)

**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

Get started

### 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

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

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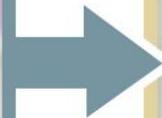
# Call centre support



Member



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



Investment and  
retirement specialist



# Any questions?

