



Bringing your dreams to life

with your workplace savings plan

AQIII



Welcome



Your group retirement savings program



Where should you invest?



How to enrol ?

Desjardins Insurance has taken reasonable steps to ensure the accuracy of this information but makes no representation or warranty as to such, as the information may no longer be up to date, complete or accurate. When making decisions, you should consider obtaining investment advice from an appropriately qualified individual in addition to using any information or tools Desjardins Insurance may provide.



Your workplace savings plan

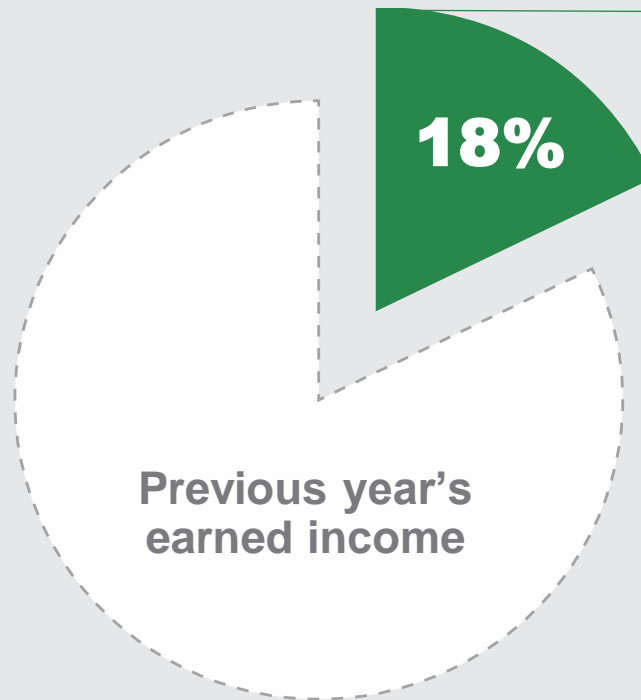


Important to know

Plan details	RRSP	TFSA
Eligibility When and who can join		All employees/immediately
Participation Is it mandatory to join?		Optional
Contributions How much can be invested ?	Contributions of your choice up to your annual limits from CRA	
Withdrawals Can you take money out of the plan?		Allowed
Transfer from other plans Moving your investments from a previous plan		Allowed

Your company pension plan and RRSP limits

RRSP
CONTRIBUTION
LIMIT



UNUSED CONTRIBUTION
ROOM

2023 maximum
\$30,780



How much can you contribute to your TFSA?

TFSA
CONTRIBUTION
LIMIT



\$5,000 per year
(2009-2012)

\$5,500 per year
(2013-2014)

\$10,000 per year
(2015)

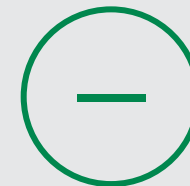
\$5,500 per year
(2016-2018)

\$6,000 per year
(2019+)

\$6,500 per year
(2023)



PREVIOUS YEARS'
WITHDRAWALS



PREVIOUS TFSA
CONTRIBUTIONS

For more info, contact the CRA.

Good news: You can carry over unused TFSA room and, unlike an RRSP, you can replace amounts you withdraw from your TFSA.



Why it's smart to be in your group plan

- Tax savings for RRSP contributions
- Tax-deferred earnings
- Diverse investment options
- Lower investment and management fees
(Management fees 1% + Investment fees)
- Guidance and support
- Home Buyers' Plan and LifeLong Learning Plan

Pay yourself first.

You can make it easier to save by setting up automatic deductions from your pay.

Make your dreams come true.

Did you know? Our online tools allow you to access your plan at any time to check your balances and plan for your retirement.



**Where should
you invest?**



What is your approach to investing?



Lifecycle Path

Select from three Paths:
secure, balanced, or growth.

- Based on your age and investor profile
- Asset mix automatically changes, reducing risk over time



Do-it-yourself

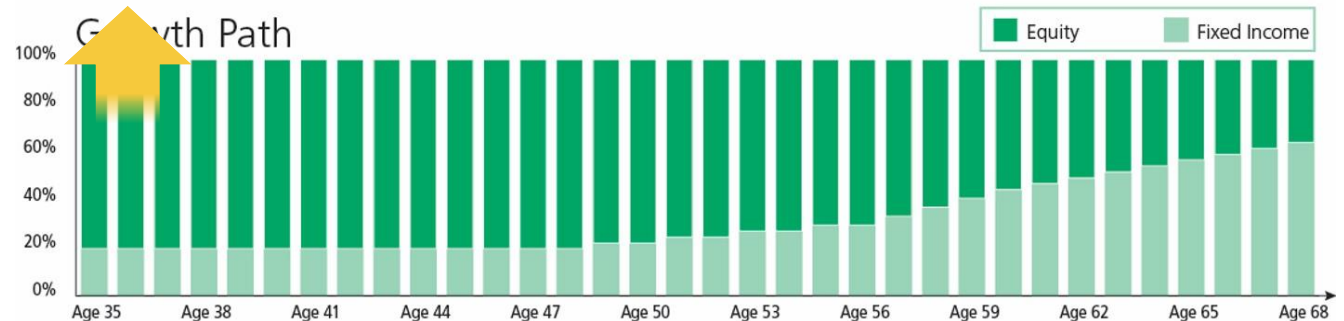
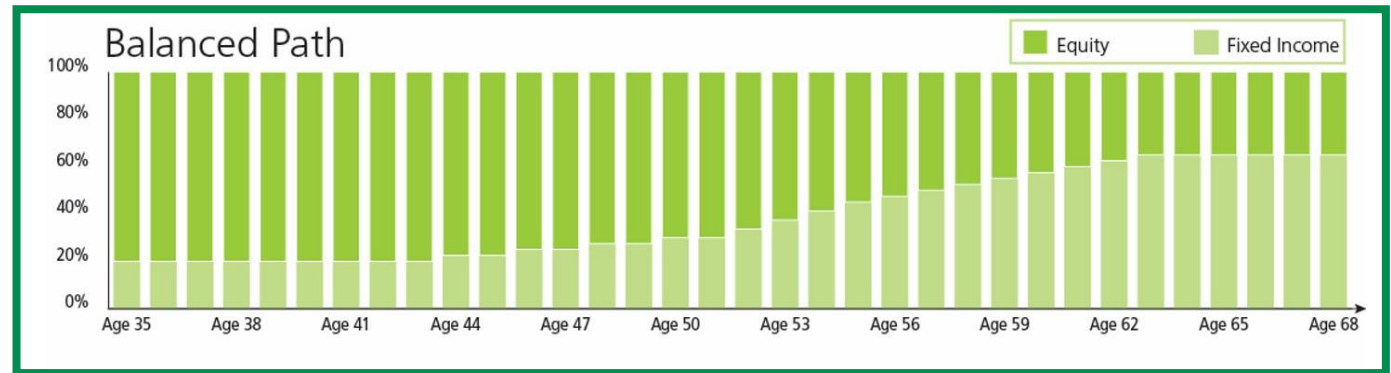
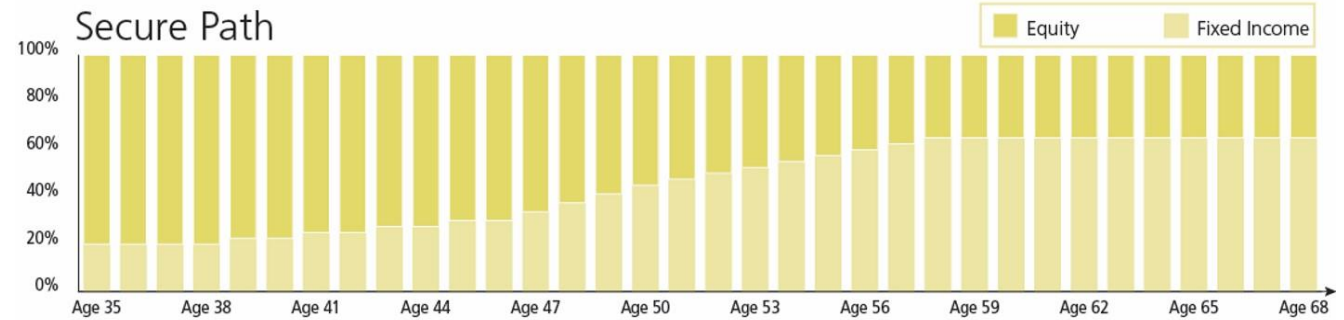
Select your own combination of funds.

- Different investment options
- Requires more investment knowledge and regular monitoring

Lifecycle Paths auto-adjust over time

To reduce the risk of loss, investments automatically adjust over time as you get closer to retirement

Melodia Lifecycle Paths



◆ Default fun : Secure Path

What is do-it-yourself investing?



It's a self-selected combination of funds for people who have the time and knowledge to analyze their investments.



As the investments don't adjust automatically over time, you have to monitor them yourself.



As markets fluctuate, you are responsible for ensuring your investments continue to match your investment strategy and risk tolerance.



How to enrol ?



How to enrol ?

Have on hand:

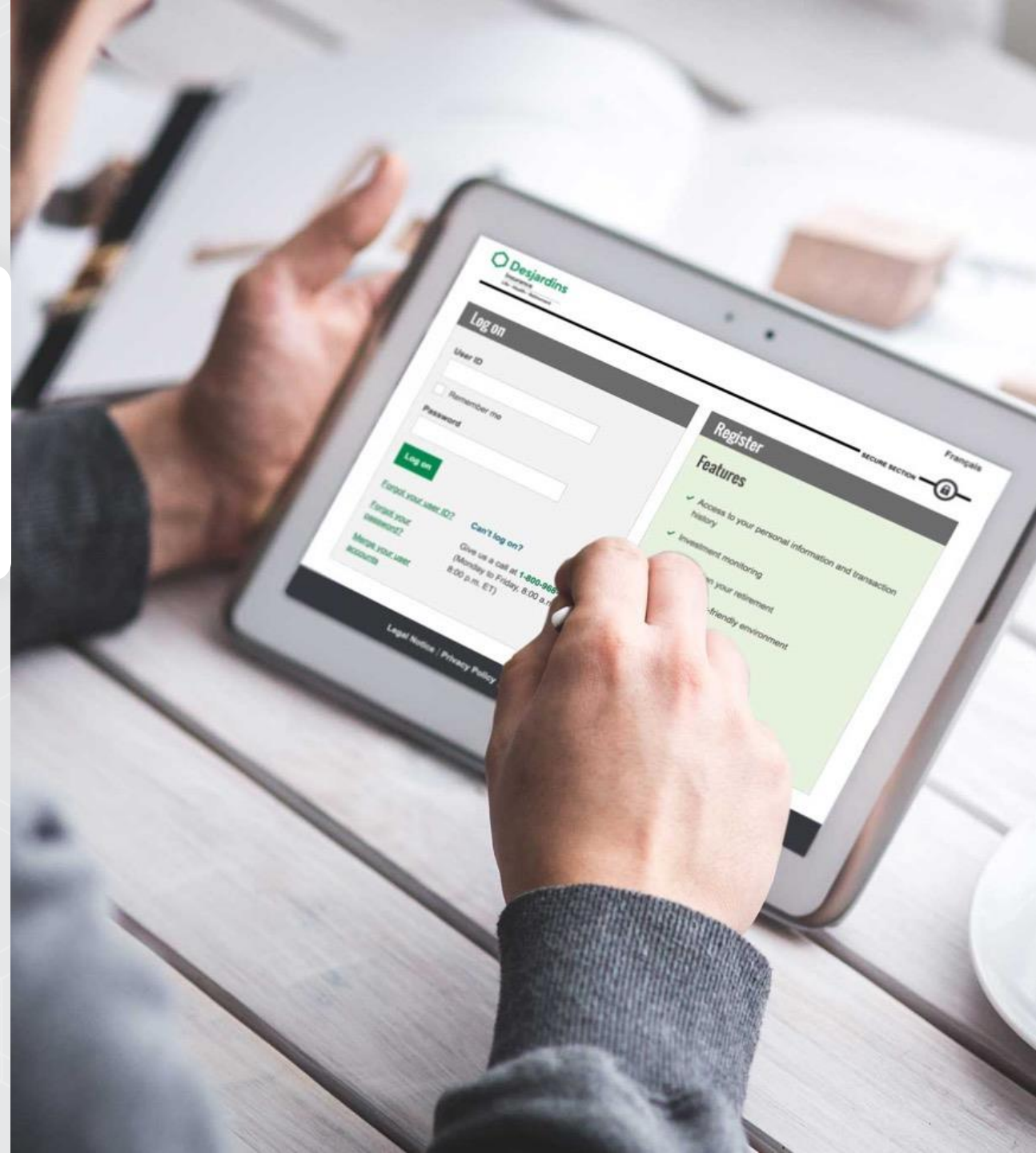
- Your group number (**G006542**)
- Your participant number

Register online at www.dfs.ca/participant

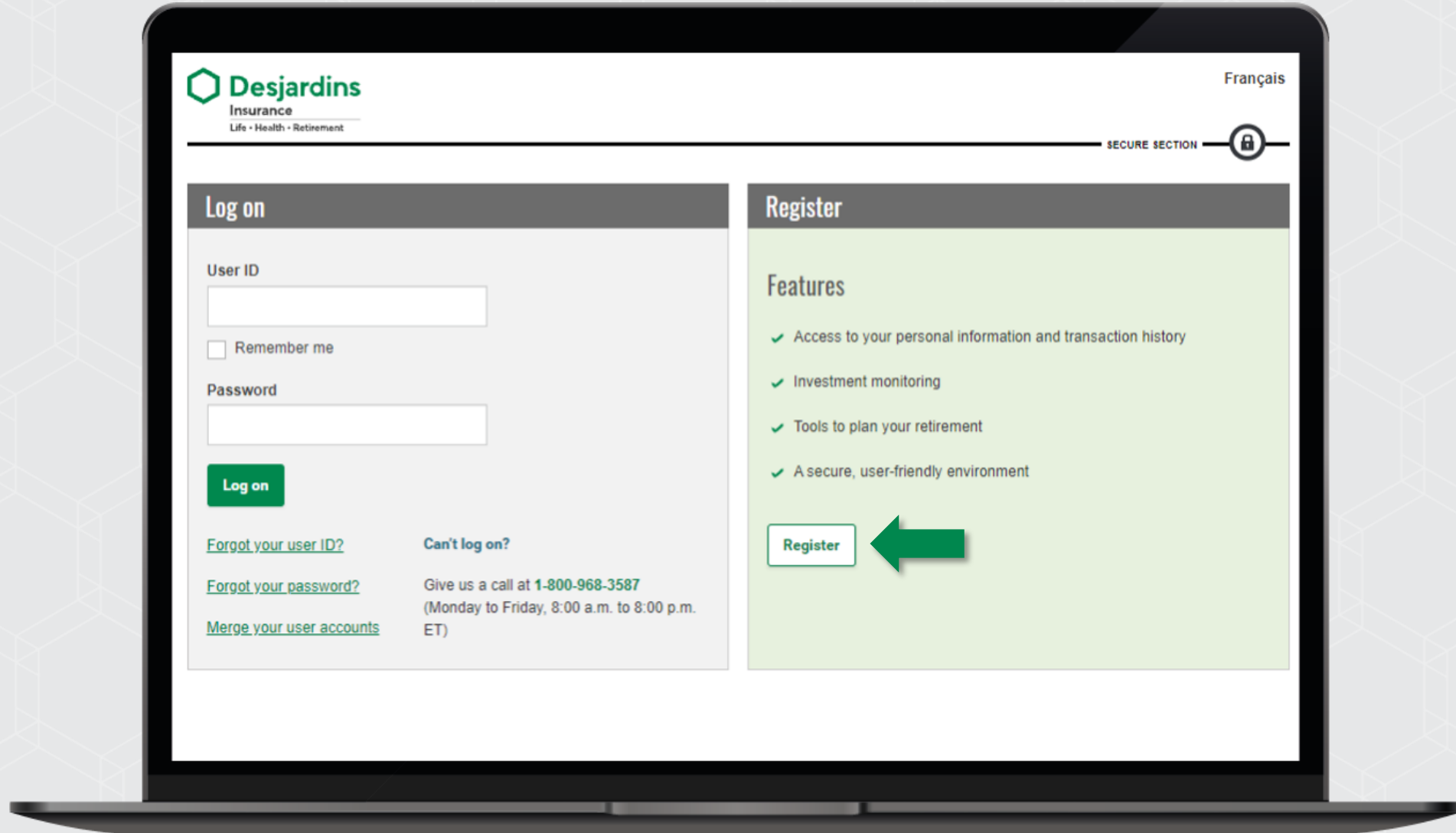
You can reach us at :

1 800 968-3587

Monday to Friday from 8 a.m to
8 p.m ET



Create your online account



Registration for online services

Step 1
Information

Step 2
Validation

Information

Create an account to access services and information about your group retirement savings.
Be sure to have your group number and participant number on hand.


Identification

Last name

First name

Date of birth

Email

Group number 

Choose one or the other identifier

Participant number 

Employee number

Your account

Do you already have an online account with Desjardins Insurance? (Group insurance, Individual insurance or Desjardins Group pension plan)

Yes No

Enter your group number **G006542**


Enter your employee number


Your account

Do you already have an online account with Desjardins Insurance? (Group insurance, Individual insurance or Desjardins Group pension plan)


Yes No

Create your account

Choose a user ID 

Create a password 

Show

Password reminder 

Security question

What is your mother's first name?

Exit

Next

Create your account by choosing a user ID and a password

On line contributions

Welcome
VICTOR

Managing my account

- Enrol
- Provide investment instructions
- Contribute**
- Rebalance
- Transfer between funds
- Manage contribution limits
- Make a withdrawal

My transaction history

- Account history
- Online transaction history

Your accumulated savings

AS AT OCTOBER 15, 2020

YOUR TOTAL SAVINGS
\$30,000.00

G036091 - DSF STANDARD

RRSP

\$30,000.00

On line contributions



My messages

My profile

[Home](#) [Wellness Centre](#) [My account](#) [My transactions](#) [My statements and documents](#)

[Home](#) > [My transactions](#) > [Managing my account](#) > **Contribute**

Contribute

You can contribute to your plan by payroll deduction (if this option is offered by your employer) or by transferring money from your financial institution via pre-authorized debit. Don't forget to include these contributions in your RRSP/PRPP deduction limits or TFSA contribution room.

Group
G006542 - AQIII

Banking information

We don't have your banking information on file.

Transit number



Financial institution



Institution number

Account number



Security question

What is your mother's first name?

I confirm that the banking information is correct and that I am the account holder

On line contributions

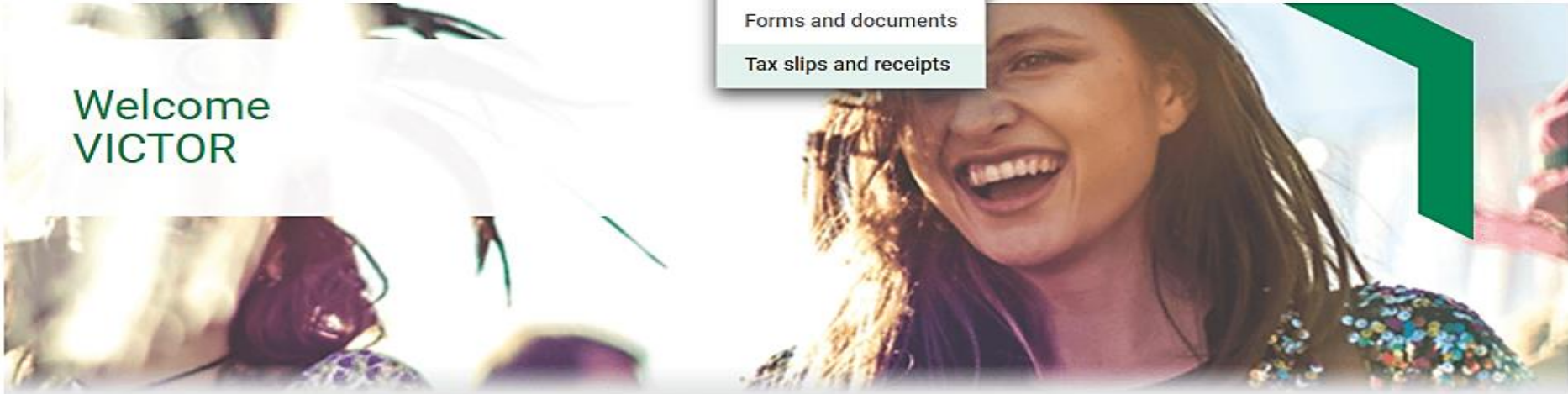


 My messages

 My profile

[Home](#) [Wellness Centre](#) [My account](#) [My transactions](#) [My statements and documents](#)

 Home




Your accumulated savings


AS AT OCTOBER 15, 2020

YOUR TOTAL SAVINGS
\$30,000.00

G036091 - DSF STANDARD

RRSP	\$30,000.00
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 [My savings details >](#)

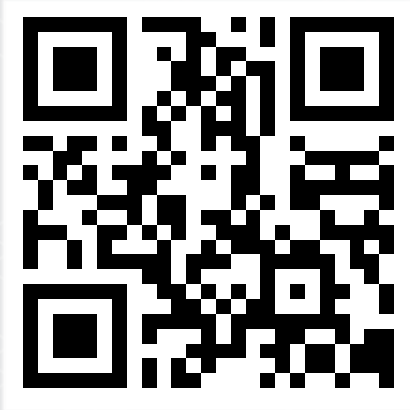
 [Rate of return >](#)

 [Financial statements >](#)



A little tip to take control of your finances!

Download Omni!
It's very easy!



Customer Contact Centre

- Investment information and guidance
- Information about your account and plan
- Interfund transfers
- Help with completing forms



1-800-968-3587

8 a.m. to 8 p.m. ET
Monday to Friday

Have on hand

Your group number

G006542

Employee number OR
participant number



Thank you

