

Group RRSP Instructions

Instructions for Enrolment in the Desjardins Group RRSP

Enrolment in the Group RRSP plan is mandatory for eligible employees newly hired to McMaster. To enroll you must complete the **Enrolment Form** and **Your Investment Instructions Form**, and return the completed forms to FHS Human Resources. Forms may be completed in advance, or during your Welcome Meeting with Human Resources.

- Forms and informational documents available at: <https://fshsrwelcome.mcmaster.ca/topic/choosing-employee-group>
(Note: Please select your employee group, select 'Forms to Complete' and 'Group RRSP Forms')
- Note: Until the Investment Election Form is received, your contributions will be invested into a default account

	Enrolment Form	Your Investment Instructions Form
To complete, consider the following points:	<ul style="list-style-type: none"> • Who you want as your beneficiaries • <u>If</u>, and how much you want to contribute to the plan above your required contributions 	<ul style="list-style-type: none"> • How you want to invest your contributions
Helpful Resources:	<ul style="list-style-type: none"> • Enrolment Guide • Your Plan, Your Way 	<ul style="list-style-type: none"> • Your Investor Profile Questionnaire • Your Investment Funds, Your Way
Form Instructions:	<ol style="list-style-type: none"> 1. Complete your personal information 2. Decide on your beneficiary(ies). The benefit percent allocated for your beneficiaries must total 100 percent. 3. Decide if, and how much, you want to contribute to the plan above your required contribution. The minimum and default amount deducted is: <ul style="list-style-type: none"> • Option 1: Contributes via payroll deduction: 3.5% of every paycheque. 4. Sign and date the form. 	<ol style="list-style-type: none"> 1. Complete your personal information, your Group Number is G003908. 2. Decide how you want to invest Choose either: <ol style="list-style-type: none"> a) <u>Option 1: Lifecycle Path</u>. Chosen based on the year closest to when you will likely retire. For example, if you will not be retiring until the year 2048 or later, you would choose 'DFS BlackRock LifePath 2050 Index'. Within the Lifecycle Path your portfolio automatically changes overtime, becoming more conservative the closer you get to retirement. b) <u>Option 2: Choose your own mix of funds</u>: This option requires more investment knowledge but allows you to choose your own mix of funds. Unlike the lifecycle path the composition of your portfolio will not automatically change over time. You may review funds available under the plan within '<i>Your Investment Funds, Your Way</i>'. Note your chosen investments on the Investment Instructions form. 3. Sign and date the completed form.

- Completed Enrolment and Investment Instructions Forms will be sent from FHS Human Resources to the HR Service Centre for processing to commence payroll deductions effective your eligibility date. **Please review your pay statements to ensure the deductions are occurring.**
- You may register on Desjardins Participant Services website (www.dfs.ca/participant) for your one-stop resource for everything related to your retirement planning. To register you will need: your group number (**G003908**) and your employee number.
- You will be able to change your investment options at any time by filing out a new Investment Election form, or making changes within your online Desjardins account.
- Desjardins will send two statements annually showing contributions and account information.
- Desjardins will produce TWO receipts for income tax purposes (March-December of the current tax year, and the first 90 days of the current year). Receipts will be mailed to you, and will be available within your online Desjardins account.
- If you have any questions, please don't hesitate to contact FHS Human Resources.

The information contained in this document is intended as a brief summary of the main provisions of the Group RRSP for Eligible Employees of McMaster University. As it is a summary only, this document is not intended to have legal effect. For more information regarding details of eligibility and benefit provisions and the terms and conditions, please refer to the Group RRSP Highlights (available at workingatmcmaster.ca) or Desjardins Financial. (March 2018)