your way
plain and simple

Online enrolment -
Registered Retirement
Savings Plan for McMaster
University

Teena Dawson
Senior Education Advisor
April 2021
Create
your user ID and password

www.dfs.ca/GroupPlanMember

Log on

User ID

Password

Log on

Forgot your user ID?

Forgot your password?

Can’t log on?

Give us a call at 1-800-968-3587
(Monday to Friday, 8:00 a.m. to 8:00 p.m. ET)

Register

Features

✓ Access to your personal information and transaction history
✓ Investment monitoring
✓ Tools to plan your retirement
✓ A secure, user-friendly environment
Create your user ID and password

Enter your group number

Enter your employee number

Create a user ID and password
Log on to your account

**Log on**

- **User ID**
  - [ ] Remember me

- **Password**

[Log on](#)

**Forgot your user ID?**

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(Monday to Friday, 8:00 a.m. to 8:00 p.m. ET)

**Register**

- Check box to allow
- Access to your personal information and transaction history
- Investment monitoring
- Tools to plan your retirement
- A secure, user-friendly environment

[Register](#)
Enrol in the RRSP
Confirm your personal information

- Name
- Date of birth
- Gender
- Marital status
- Social Insurance Number
- Address
- Phone number(s)
- Email address
- Communication preferences
Designate your beneficiary(ies)

For all your plans, you have to designate your beneficiaries and allocate a percentage to each one.
By designating one or more beneficiaries, you are choosing who will receive the funds you’ve accumulated in your plan upon your death. If you don’t designate any beneficiary, the funds in your plan will be paid to your estate. If you have a spouse, specific rules apply to certain plans and may override your beneficiary designation.

A beneficiary can be revocable or irrevocable. If your beneficiary is revocable, you’ll be able to change his designation at any time without informing him. If your beneficiary is irrevocable, you’ll need to get his written consent before you can change the designation.

RSP with restrictions on withdrawals

- I am not designating a beneficiary for this plan.

Beneficiary 1

- First name: Gord
- Last name: Dawson
- Relationship: Spouse
- Is this beneficiary a minor? Yes
- Designation: Revocable

Add a beneficiary

Beneficiary allocation

- Beneficiary: Gord Dawson
- Beneficiary allocation: 100.00%

Total allocation: 100.00%
Contributions management

RSP with restrictions on withdrawals
Contributions to your plan are mandatory and calculated in accordance with the formula specific to your employee group. Please contact Human Resources (HR) for more information.

If you are interested in making additional voluntary contributions please also contact HR.

- Fixed amount or percentage

Voluntary contributions
0.00 %

Contribution total
0.00 % of salary
Choose your investments

**Investment Instructions**

How you invest your contributions is based on your investor profile. Make sure your investment instructions are up-to-date and remain in line with your investment strategy.

**Investor profile**

Knowing your investor profile makes it easier for you to choose investments that are right for your situation and your risk tolerance level.

You haven’t determined your investor profile.

Create your profile

**Investment instructions**

Choose your asset mix by indicating how you’d like to invest your contributions.

Answer these three questions to determine which choice is best for you:

- Do you have the time to understand your investment options, as well as monitor those options?
- Do you have a good understanding of investment principles, asset classes and associated risks?
- Would you like to create an investment strategy that is specific to your needs?

You answered “No” to at least one of the three questions.
The lifecycle path may be your best choice for a simple, hassle-free approach.

You answered “Yes” to all three questions.
Choosing your own combination of funds is a good fit for you, but be aware that this requires time, knowledge and a willingness to monitor your investment options more frequently.

- [ ] Select a Lifecycle Path
- [ ] Choose your own combination of funds
Choose your investments

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[Cancel] [Previous] [Next]
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Select a Lifecycle Path

With this approach, your investment portfolio's asset mix adjusts automatically based on your age or the number of years until retirement, while taking your risk tolerance into account.

The Lifecycle Path you've selected will apply to all your plans in this group. Your accumulated contributions (except for your guaranteed costs) will be reweighted at the end quarterly rebalancing according to your Lifecycle Path.

Select the Lifecycle Path that corresponds to your investor profile.

Based on your:

- LifePath Retirement / BlackRock Index
- LifePath 2030 BlackRock Index
- LifePath 2025 BlackRock Index
- LifePath 2020 BlackRock Index
- LifePath 2015 BlackRock Index
- LifePath 2010 BlackRock Index
- LifePath 2005 BlackRock Index
- LifePath 2000 BlackRock Index
- LifePath 1995 BlackRock Index
- LifePath 1990 BlackRock Index

If you choose to invest future contributions in a Lifecycle Path, this change will be reflected in the next automatic rebalancing on the contributions that have accumulated in your plan.
Choose your investments

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Choose your own combination of funds
To build your own investment portfolio, select multi-management or à la carte funds from the list of investment funds available for your plan.

Follow these three steps to make your choice:

1. Fund selection
2. Allocation of funds
3. Options
Choose your investments

Fund selection

With the asset mix recommended that correspond to your investor profile, build your own portfolio by selecting funds from the list of investments available for your plan. Learn more about the fund composition or the gross returns by consulting the PDF document available for each fund.

Guaranteed funds
These funds have a fixed interest rate and guarantee that at the end of a given period, you'll receive the capital you've invested and the interest.

- 168 Guaranteed Fund 5 Years
  - Interest rate on April 17, 2019: 3.40%

- 168 Guaranteed Fund 3 Years
  - Interest rate on April 17, 2019: 3.16%

- 168 Guaranteed Fund 1 Year
  - Interest rate on April 17, 2019: 1.76%

Pooled funds
These funds invest in diverse securities with different levels of risk according to the particular investment objectives. The capital and returns are not guaranteed.

- Portfolios of funds
- Fixed Income
- Canadian Equity
- Foreign Equity
- Balanced Funds

Your fund selection
You haven't selected any funds.
Choose your investments

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With the asset mix recommended that correspond to your investor profile, build your own portfolio by selecting funds from the list of investments available for your plan.

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- 186 Guaranteed Fund 3 Years [ ]
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- 186 Guaranteed Fund 1 Year [ ]
  Interest rate on April 17, 2019: 1.76%

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Portfolios of funds
- Fixed Income [+]
- Canadian Equity [+]
- Foreign Equity [+]
- Balanced Funds [+]

Click to show all the funds in that category

Your fund selection
You haven't selected any funds.
Choose your investments

- Pooled funds
  - These funds invest in diverse securities with different levels of risk according to the particular investment objectives. The capital and returns are not guaranteed.

- Portfolios of funds
  - [300 DFS BlackRock® LifePath® Retirement Index](#)
  - [302 DFS BlackRock® LifePath® 2020 Index](#)
  - [303 DFS BlackRock® LifePath® 2025 Index](#)
  - [304 DFS BlackRock® LifePath® 2030 Index](#)
  - [305 DFS BlackRock® LifePath® 2035 Index](#)
  - [306 DFS BlackRock® LifePath® 2040 Index](#)
  - [307 DFS BlackRock® LifePath® 2045 Index](#)
  - [317 DFS BlackRock® LifePath® 2050 Index](#)
  - [342 DFS BlackRock® LifePath® 2055 Index](#)

- Fixed Income
- Canadian Equity
Choose your investments

Pooled funds

These funds invest in diverse securities with different levels of risk according to the particular investment objectives. The capital and returns are not guaranteed.

Portfolios of funds

<table>
<thead>
<tr>
<th>Portfolio Name</th>
<th>Show All</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 DFS BlackRock® LifePath® Retirement Index I</td>
<td></td>
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Fixed Income

Canadian Equity

Click to show all the funds
Choose your investments

### Pooled funds

These funds invest in diverse securities with different levels of risk according to the particular investment objectives. The capital and returns are not guaranteed.

#### Portfolios of funds

<table>
<thead>
<tr>
<th>Pooled fund</th>
<th>Annual Management*, Investment and Operating fees</th>
<th>Annualized gross rates of return as at March 31, 2019 **</th>
</tr>
</thead>
</table>
| 300 DFS BlackRock® LifePath® Retirement Index I | - PDF 103 ko | Last year 5.81%  
                          | Annual Management*, Investment and Operating fees | Withdrawn from the fund 0.44%  
                          | Annualized gross rates of return as at March 31, 2019 ** | Paid by the participant 0.51%  
                          | Last year 6.18%  
                          | Last 3 years 6.59%  
                          | Last 5 years 6.32%  
                          | Last 10 years 9.12%  |
| 302 DFS BlackRock® LifePath® 2020 Index | Annual Management*, Investment and Operating fees | Withdrawn from the fund 0.43%  
                          | Paid by the participant 0.51%  
                          | Annualized gross rates of return as at March 31, 2019 ** | Paid by the participant 0.51%  
                          | Last year 6.91%  
                          | Last 3 years 7.45%  
                          | Last 5 years 7.01%  
                          | Last 10 years 9.89%  |
| 303 DFS BlackRock® LifePath® 2025 Index | - PDF 103 ko | Last year 5.81%  
                          | Annual Management*, Investment and Operating fees | Withdrawn from the fund 0.44%  
                          | Annualized gross rates of return as at March 31, 2019 ** | Paid by the participant 0.51%  
                          | Last year 6.18%  
                          | Last 3 years 6.59%  
                          | Last 5 years 6.32%  
                          | Last 10 years 9.12%  |
Choose your investments

### Pooled funds
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</table>

#### Your fund selection

- 303 DFS BlackRock® LifePath® 2025 Index

[Next]
Choose your investments

Allocation of funds

Indicate the percentage you'd like to allocate to each fund selected in the previous step.

Allocation:
- Global

Your investment instructions apply to all contributions made to this plan.

Global Allocation

| Total | 100.00% / 100.00% |

Portfolios of funds

- 303 DFS BlackRock® LifePath® 2025 Index: 100.00

| Total | 100.00% / 100.00% |
Validate your information

Plan information
- G003908 - McMaster University
- Subgroup: 0001
- Province of employment: Ontario
- Employee number
- Employment start date: 2017-11-06
- Plan participation start date: 2017-11-06
- RSP restrictive

Contact information
- Address: 1 King Street, Hamilton, ON L9H 3E7
- Email: tdawson@mcmaster.ca
- Phone: 905-555-1111

Personal information
- First name: TEENA
- Last name: DAWSON
- Date of birth

Consent for the Retirement Savings Plan with Restrictions on Withdrawals

The information you have provided in this enrolment form is true and accurate.

You are applying for membership in this plan in accordance with the terms of the plan and the group contract issued to the plan sponsor by Desjardins Insurance.

You authorize us to apply to register your group retirement savings plan as a Registered Retirement Savings Plan with Restrictions on Withdrawals under the Income Tax Act (Canada).

You confirm that you have been informed of the restrictions on withdrawals in effect under the plan and consent to comply with the restrictions.

You authorize your plan sponsor to act as your agent to answer any administrative questions, remit your contributions and give us directions on your behalf.

You authorize us to invest all the contributions for the plan according to the instructions you have given us in the Investment instructions section.

You understand that the money invested in unit value funds will vary according to market conditions.

You may at any time change the amount of your contribution, your investment instructions and your beneficiaries (unless they are irrevocable).

You authorize us to deduct fees from the amount standing to your credit if we have to search for you or remit your assets to an organization responsible for the application of an act regarding unclaimed property. In order to know the applicable fees, please refer to the group contract issued to the plan sponsor.

When you no longer participate in your plan sponsor’s plan, and we do not receive instructions from you, you authorize us to transfer your benefit to the Desjardins Insurance Your transition plan group RRSP or its locked-in account, if applicable. You authorize us, during this transfer, to proceed with the registration of this retirement savings plan as a Registered Retirement Savings Plan under the Income Tax Act (Canada).

Any benefits paid under this group Restricted RSP will be settled in accordance with the Income Tax Act (Canada) and any applicable provincial law.

By checking this box, you understand and consent to the above. You also agree that your consent for the collection and use of your personal information applies to this plan.

Submit
Desjardins
Customer Contact Centre

- Assistance with online access to your account and enrolment
- Investment information and guidance
- Information about your account and plan
- Interfund transfers
- Completing forms
- Available from 8 a.m. to 8 p.m. EST, Monday to Friday

1-800-968-3587

Desjardins Customer Contact Centre
Thank you!