your way
plain and simple

Online enrolment -
Registered Retirement
Savings Plan for McMaster
University

Teena Dawson
Senior Education Advisor
June 2019
Create
your user ID and password

www.dfs.ca/participant

Log on

User ID

Password

Remember me

Log on

Forgot your user ID?

Forgot your password?

Merge your user accounts

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

Go
Create your user ID and password

Enter your group number

G003908

Enter your employee number

Create a user ID and password
Log on
to your account

Desjardins
Insurance
Life • Health • Retirement

Log on

User ID

Password

Remember me

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Forgot your user ID?
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- Tools to plan your retirement
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Register

Give us a call at 1-800-968-3587
(Monday to Friday, 8:00 a.m. to 8:00 p.m. ET)
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?
- No

Designation: Revocable

Add a beneficiary

Beneficiary allocation

- Beneficiary: Gord Dawson
  - Percentage: 100.00%

Total allocation: 100.00%
Contributions
management

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

Cancel  Back  Next
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 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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Choose your own combination of funds

[Buttons: Cancel, Previous, Next]
Choose your investments

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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 and classes associated?

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 investment option may be more frequently.

Select a Lifecycle Path

With this approach, your investment portfolio's asset mix adjusts automatically based on your age or the number of years before 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 return) will be reinvested at the level quarterly rebalancing according to your Lifecycle Path.

Select the Lifecycle Path that corresponds to your investor profile.

Based on your age:

- 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
- LifePath 1985 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

**Investment Instructions**

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**Investor profile**

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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:

- ![Clock icon] Do you have the time to understand your investment options, as well as monitor those options?
- ![Bars icon] Do you have a good understanding of investment principles, asset classes and associated risks?
- ![Checkmark icon] 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.

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

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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

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 change:

1. Fund selection
2. Identification 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.

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

- **180 Guaranteed Fund 3 Years**
  - Interest rate on April 17, 2019: 3.64%

- **180 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.

[Cancel]  [Previous]  [Next]
Choose
your investments

Click to show all the funds in that category
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
- 304 DFS BlackRock® LifePath® 2030 Index
- 307 DFS BlackRock® LifePath® 2045 Index
- 302 DFS BlackRock® LifePath® 2020 Index
- 306 DFS BlackRock® LifePath® 2040 Index
- 305 DFS BlackRock® LifePath® 2035 Index
- 317 DFS BlackRock® LifePath® 2050 Index
- 303 DFS BlackRock® LifePath® 2025 Index
- 342 DFS BlackRock® LifePath® 2055 Index

**Fixed Income**
+ [PDF 103 ko]

**Canadian Equity**
+ [PDF 103 ko]
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**

Click to show all the funds
Choose your investments

<table>
<thead>
<tr>
<th>Pooled funds</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>These funds invest in diverse securities with different levels of risk according to the particular investment objectives. The capital and returns are not guaranteed.</td>
<td></td>
</tr>
</tbody>
</table>

### Portfolios of funds

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
<th>Annual Management*</th>
<th>Investment and Operating fees</th>
<th>Annualized gross rates of return as at March 31, 2019</th>
<th>Last year</th>
<th>Last 3 years</th>
<th>Last 5 years</th>
<th>Last 10 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 DFS BlackRock® LifePath® Retirement Index</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5.61%</td>
<td>5.61%</td>
<td>5.18%</td>
<td>7.30%</td>
</tr>
<tr>
<td>302 DFS BlackRock® LifePath® 2020 Index</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6.18%</td>
<td>6.59%</td>
<td>6.32%</td>
<td>9.12%</td>
</tr>
<tr>
<td>303 DFS BlackRock® LifePath® 2025 Index</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6.91%</td>
<td>7.45%</td>
<td>7.01%</td>
<td>9.89%</td>
</tr>
</tbody>
</table>

*Annual Management, Investment and Operating fees:
- Withdrawn from the fund: 0.44%
- Paid by the participant: 0.51%

### Additional Information

- **PDF** 103 kb
- **PDF** 103 kb
- **PDF** 103 kb
- **PDF** 103 kb
Choose your investments

Check the fund(s) you want to invest in
Choose your investments
Validate your information
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
Thank you!