Bringing your dreams to life with your workplace savings plan

Online enrolment – Registered Retirement Savings Plan for McMaster University
Let’s get started

Have on hand:
• Your group number (G003908)
• Your employee number

Register online at dfs.ca/GroupPlanMember

Can’t log on?
Give us a call at 1-800-968-3587
Monday to Friday, 8am to 8pm ET
Enrol online
Create your online account
Enter your group number G003908 and employee number

Create your account by choosing a user ID and a password
Log on
Terms of use agreement

Access to and use of this website, as well as any service related to it, are subject to the terms of this agreement. You must read and understand it before consenting by clicking on the button of your choice located at the end of the agreement.

1. PURPOSE
Desjardins Financial Security Life Assurance Company (hereafter “Desjardins Insurance”) has created a limited access extranet, the use of which is governed by this agreement.
This EXTRANET allows a USER to manage various aspects of his or her group retirement plan.

Decline  Accept
Your information

Create your profile

In the next section, I'll need the following information to create your profile.

- **Your personal information**
  
  Such as your full name and your date of birth.

- **Your contact information**
  
  Your address, email, phone number(s) and how you would like us to communicate with you.

Let's get started!
Set your goal and enrol in your plan

Retiring, buying a home, doing renos or going back to school. No matter what your savings goal is, your workplace savings plan can help you reach it.

First, you need to:
- Choose the plan
- Designate your beneficiary(ies)
- Set your goal

We’ll help you along the way.

Let’s begin!

Five reasons why you should contribute to your workplace savings plan

- Automate your savings with payroll deductions
- Profit from immediate tax savings on each pay, depending on the plan
- Benefit from lower fees
- Take advantage of online tools and educational seminars
- Save more if your employer offers matching contributions

Learn about your plan(s)
- Important documents
- Investment options offered
Beneficiary(ies)

Designate your beneficiaries

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 a 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 either revocable or irrevocable. If you designate a revocable beneficiary, you’ll be able to change the designation at any time without the beneficiary’s prior consent. If your beneficiary is irrevocable, you’ll have to obtain their written consent to change the designation.

Beneficiary 1

First name

Last name

Relationship

Is this beneficiary a minor?

Designation

Beneficiary allocation

Beneficiary

0.00%

Total allocation:

0.00%

Add a beneficiary

Exit  Back  Next
Consent to open the plan

Information on the plan

- Participant number
- Province of employment
- Employment start date
- Plan participation start date
  RSP
  *This is the date you became eligible for the plan. This date may differ from your enrolment date or the date when a first contribution was deducted from your pay.

Consent for a Retirement Savings Plan (RSP)

- The information you have provided in this enrolment form is true and accurate.
- You are applying for membership in the plan in accordance with the terms of the plan and the group contract issued to the employer by Desjardins Insurance.
- You authorize us to register your Group Retirement Savings Plan as a Registered Retirement Savings Plan under the Income Tax Act (Canada).

- By checking this box, you confirm that you understand and agree to the conditions set out in the following
  - Consent for a Retirement Savings Plan (RSP)
  - Consent for the collection and use of personal information

- Default fund(s)
  If you don’t provide investment instructions, your savings will be invested in your plan’s default fund(s).

- Fund details
  By clicking on here, you agree to open your plan.

Exit  Back  Next
Determine your 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.

1. You expect to retire in:
   - 5 years or less
   - 6 to 10 years
   - 11 to 15 years
   - 16 to 20 years
   - 21 years or more

2. How would you describe your financial situation today? Consider your age, bank accounts, current expenses, amount of principal paid off on your mortgage loan, ability to pay off your debts (credit cards, loans, etc.), emergency funds, existing retirement assets, etc.
   - Unstable (a lot of debt and very little savings)
   - Somewhat unstable (a fair amount of debt and not much savings)
   - Pretty good (some debt, but some savings too)
   - Good (very little or no debt, and a fair amount of savings)
Investment instructions
Investment instructions

Retirement Savings Plan

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

- Do you have the time to understand your investment options, as well as monitor these 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.

Target Date Funds, available under Choose your own combination of funds, may be your best choice for a simple, hassle-free approach. Target Date Funds automatically adjust their investment mix to your time horizon, making you less vulnerable to market swings as you approach your goal. The farther away you are from your goal, the more stocks your portfolio will hold for growth. The closer you get to your goal, the more bonds and cash your portfolio will hold to preserve gains and generate income.

This short video outlines the key features of the Target Date Funds.

You answered Yes to all three questions.

Choosing your own combination of funds may be a good fit for you, but be aware that this requires time, knowledge and a willingness to monitor your investment options more frequently.

The gross rates of return for the Target Date Funds are available under each PDF.

With your plan, you can choose your own fund combination. To learn more about the investments available under your plan, consult the document Your investment funds your way.

Select the Lifecycle Path that corresponds to your investor profile.

Based on your age:
- LifePath Retirement I BlackRock Index
- LifePath 2020 BlackRock Index
- LifePath 2025 BlackRock Index
- LifePath 2030 BlackRock Index
- LifePath 2035 BlackRock Index
- LifePath 2040 BlackRock Index
- LifePath 2045 BlackRock Index
- LifePath 2050 BlackRock Index
- LifePath 2055 BlackRock Index
- LifePath 2060 BlackRock Index

Options:
- Select a Lifecycle Path
- Choose your own combination of funds
Rebalancing

Options
Registered Retirement Savings Plan

Choose the options you'd like to apply to your new investment instructions.

Rebalancing

When your portfolio is rebalanced, we don't sell Guaranteed funds as we want to minimize any market value adjustments. However, if you decide you want to sell your Guaranteed funds, you'll need to request a transfer between funds.

Immediate rebalancing

With immediate asset rebalancing, the investments in your portfolio are rebalanced right away to correspond with your investment instructions.

The balance for this plan is 80.

Periodic rebalancing

With periodic asset rebalancing, the accumulated amounts are automatically rebalanced at regular intervals to correspond with your investment instructions.

Lifecycle Paths are periodically rebalanced.

Exit  Back  Next
Validation

Ensure the information is accurate and click Next. To make changes, click Previous.

Investor profile

Your investor profile
XXXX
Last update
XXXX

Investment instructions

Lifecycle Path
XXXX
Target retirement year
XXXX

Exit  Back  Next
Contribution

Contributions management

Tell us how much you want to contribute to your plan. Contributions can either be a percentage of every paycheque or fixed dollar amount.

RSP with restrictions on withdrawals

Contributions to your plan are mandatory and calculated in accordance with the formula specific to your employee group.

For more information, or to make additional voluntary contributions, please contact your Human Resources (HR) department.

- Fixed amount or percentage

Voluntary contributions
- 0.00 %

Contribution total
- 0.00 % of salary

[Buttons: Cancel, Back, Next]
Congratulations!

Your enrolment status

Savings goal: My retirement

- Enrol in my plan: Completed
- Choose my investment instructions: Completed
- Decide on my contribution amount: Completed

Go to home page
Congratulations!

Your application to enrol in an RRSP has been successfully submitted. See the details in the Online transaction history section.