Bringing your dreams to life with your workplace savings plan

Online Enrolment Steps

Registered Retirement Savings Plan for McMaster University
Register for online access

1. Log on to www.dfs.ca/GroupPlanMember or our OMNI app
2. Click the Go button
Register for online access
Enter your Group Number G003908 and employee number

Create your account by choosing a user ID and a password

Enter your Participant or Employee number

Check NO
Log on
Terms of use agreement

**IMPORTANT:** you must complete all the enrolment steps so that your account is ready to receive the contributions.
Enrol in your Plan

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.

Next
Confirm your personal information

- Name
- Date of birth
- Gender
- Marital status
- Social Insurance Number
- Address
- Phone number(s)
- Email address
- Communication preferences
Enrol in your plan

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

Let's help you along the way.

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
Enrol in your plan

Choose your plan

G003908 - MCMASTER UNIVERSITY

RSP restrictive - RSP with restrictions on withdrawals

Choose this plan
Privacy Policy

As specified in Desjardins Group's Privacy Policy, we need your consent to collect, use and disclose your personal information so we can continue serving you everyday and meeting our legal obligations.

Serving you every day

- Identify you
- Assess your eligibility for the products and services you request
- Provide products and services that meet your needs and expectation
- Get your opinion after an interaction with us or about a product or service
- Help you benefit from the advantages of being a member or client of Desjardins Group
- Manage our risk effectively

Meeting our legal obligations

Your information helps us meet our legal obligations to:
- Prevent cyber threats, fraud and other financial crimes
- Respond to information requests, warrants and orders from courts and other organizations
- Comply with tax requirements

To learn more about how we handle your personal information, read the Privacy Policy.

Read the Privacy Policy

By clicking Accept, you authorize Desjardins to process your information for the reasons specified above, in accordance with our Privacy Policy and applicable regulations. You acknowledge and accept that this consent agreement takes precedence over any other consent agreement you have previously signed. This consent agreement remains in effect for as long as you maintain a business relationship with a Desjardins Group component.

Personal Information processing at Desjardins Insurance

Some of your personal information will be disclosed to other Desjardins Group components for specific purposes, for example, to identify you, to help you take advantage of the benefits of being a Desjardins member or client, or to comply with our legal obligations.

Specific consent agreements may be required in order to begin and maintain a business relationship with Desjardins Insurance. These steps will be taken in compliance with Desjardins Group’s Privacy Policy.

We can also disclose your information to your plan sponsor, your legal representative, your group plan representative, your estate, your beneficiaries, your spouse and the financial institutions you do business with.

By clicking Accept you:
- Authorize the individuals and entities mentioned above to disclose any of your personal information that Desjardins Insurance may require
- Authorize us to use your Social Insurance Number (SIN) for income tax purposes, as well as your contributing spouse’s SIN, if applicable
- Consent to your personal information being collected, verified and disclosed in order for us to administer your plan and pay benefits
Improve your Desjardins experience
Designate your beneficiary(ies)

**Revocable beneficiary** - may be changed at any time without the knowledge or consent of the present beneficiary.

**Irrevocable beneficiary** - cannot be changed without the consent of the present beneficiary.
Consent to open the plan

**IMPORTANT:**
This is not the last enrolment step, please continue until you get to the validation step.
Decide on your investment instructions

Your investment instructions tell us how you want to invest the contributions in your retirement savings plan. They should reflect your savings goals, personal situation and risk tolerance, when applicable. Decide on your instructions and start off on the right track towards financial empowerment!

Two options

With guidance

Answer a few questions to determine your savings goals and investor profile

☑️ By clicking Next, you agree to answer a few questions that will help you make investment choices based on your situation, your risk tolerance and the investments available in your plan.

Next

On your own

Are you already familiar with asset allocation and have the time to monitor your investments? Choose à la carte funds or a fund portfolio from the list of investments available in your plan.

Next
Set your goal

We need your target retirement age so that we can recommend an investment option. Both income questions are optional, but your answers will generate a projection of your retirement income in our On Target Retirement goal tracker.

At which age do you plan on retiring?
Age 85

Earlier or later?

What is your gross annual income?
Enter your gross income (earnings and other income before taxes) (optional)
$ /year

Why are we asking?

What is your target retirement income?
Enter the percentage of your current income that you'll need to maintain your standard of living (optional)
% 

No idea?

Earlier or later?
If you retire at 65 rather than 60, for example, you'll:
• Have more time to save
• Earn more money on your savings
• Delay the effects of inflation for five years
• Stretch out your savings over a shorter period
• Receive your full government pensions

But despite all this, retiring at 60 might be the right choice for you. It's really all a question of preparation!

No idea?
Before deciding on how much you'll need, think about what you'd like your retirement to look like.
Experts say that you'll probably want to aim for 70% of your pre-retirement income to maintain your lifestyle. It's a start, but you might need more or you might need less. Think about it!

Here are some examples to get you started.
Determine your investor profile

Determine your 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)
Determine your investor profile

Investment instructions

Your investor profile can help you decide how to invest your contributions. Make sure your investment instructions are up-to-date and remain in line with your investment strategy.

Investor profile

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

- Your investor profile
- Secure
- Last update
  2020-02-25

Update

More detail
Choose your investments
Validate your information
Contribution

Contribute to your plan

Payroll deductions
By having your contributions taken right off the top of your pay, you don’t have to think about it.
Your instructions will be automatically sent to your employer. Allow a few weeks for your instructions to be reflected on your paycheque.
You can change your instructions at any time if allowed under your plan.

RRSP 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.

Panel:

- Fixed amount or percentage

Voluntary contributions
0.00 %

Contribution total
0.00 % of salary

[Exit] [Next]
Congratulations!
Desjardins Customer Contact Centre

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

Have on hand
1. Your group number (G003908)
2. Employee number OR participant number
3. Division
   • 0001 – McMaster University
   • 0002 – McMaster Innovation Park
   • 0003 – Regional Medical Associates
   • 0004 – TMG Members of the pension plan
     (voluntary contributions only)
   • 0005 – MUFA Office

Contact a representative at:

1-800-968-3587

8 a.m. to 8 p.m. ET
Monday to Friday
McMaster
Group RRSP resources

McMaster resources regarding the Group RRSP can be found at

https://hr.mcmaster.ca/retirees/grrsp

These include:

- Online enrolment procedures
- Plan summary document
- Plan highlights for each employee group