Bringing your dreams to life with your workplace savings plan

Online enrolment – Registered Retirement Savings Plan for McMaster University
Create your user ID and password

www.dfs.ca/GroupPlanMember
Create your user ID and password

1. Input your last name, first name, date of birth, email address, group number (G003908) and participant OR employee number

2. Create your user ID, password and password reminder

3. Input your mother’s first name as your security question
Log on to your account

Log on

User ID

[ ] Remember me

Password

Log on

Forgot your user ID?
Forgot your password?
Merge your user accounts

Can't log on?
Give us a call at 1-800-868-3587
(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

Register
Enrol in the RRSP

Welcome TEENA

Enrol in your retirement savings plan

G003908 - MCMASTER UNIVERSITY

RSP with restrictions on withdrawals

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 employee offers matching contributions
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)

**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
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

Next
Choose your investments

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Select Lifecycle Path
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Cancel  Previous  Next
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Choose a Lifecycle Path

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

Your accumulated contributions (except for your guarantee limits) will be reinvested in the most suitable strategy according to your Lifecycle Path. This reinvestment will apply to all your units in this group.

Select the Lifecycle Path that corresponds to your investor profile based on your age:

- LifePath Retirement BlackRock Index
- LifePath 25% BlackRock Index
- LifePath 50% BlackRock Index
- LifePath 75% BlackRock Index
- LifePath 95% BlackRock Index
- LifePath 105% BlackRock Index
- LifePath 125% BlackRock Index
- LifePath 150% BlackRock Index
- LifePath 200% BlackRock Index

Select a Lifecycle Path

Choose your own combination of funds

Choose 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.

You answered “No” to at least one of the three questions.

The lifecycle path may be the best choice for a simple, hassle-free approach.

You answered “Yes” to all three questions.

- 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?

- Select a Lifecycle Path
- Choose your own combination of funds

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- Select a Lifecycle Path
- Choose your own combination of funds

Cancel  Previous  Next
Choose your investments
Choose your investments

Fund selection

With the asset allocation 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.

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>168 Guaranteed Fund 1 Year</td>
<td>2.64%</td>
</tr>
<tr>
<td>168 Guaranteed Fund 3 Years</td>
<td>2.58%</td>
</tr>
<tr>
<td>168 Guaranteed Fund 1 Year</td>
<td>1.78%</td>
</tr>
</tbody>
</table>

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

The fees and returns may change over time and may vary with the rates of interest. Before investing, read the special terms and conditions.

Gross returns are calculated after the deduction of various fees. Before investing, you should consult the prospectus of each fund and the document listing the exceptions.

Your fund selection

You haven't selected any funds.
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 aren’t guaranteed.

<table>
<thead>
<tr>
<th>Portfolio of funds</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>390 DFS BlackRock® LifePath® Retirement Index</td>
<td></td>
</tr>
<tr>
<td>302 DFS BlackRock® LifePath® 2029 Index</td>
<td></td>
</tr>
<tr>
<td>303 DFS BlackRock® LifePath® 2025 Index</td>
<td></td>
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<tr>
<td>304 DFS BlackRock® LifePath® 2030 Index</td>
<td></td>
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<tr>
<td>305 DFS BlackRock® LifePath® 2035 Index</td>
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<tr>
<td>306 DFS BlackRock® LifePath® 2040 Index</td>
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<tr>
<td>307 DFS BlackRock® LifePath® 2045 Index</td>
<td></td>
</tr>
<tr>
<td>317 DFS BlackRock® LifePath® 2050 Index</td>
<td></td>
</tr>
<tr>
<td>342 DFS BlackRock® LifePath® 2060 Index</td>
<td></td>
</tr>
</tbody>
</table>
Choose your investments

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<td>300 DFS BlackRock® LifePath® Retirement Index</td>
<td>[PDF 103 ko]</td>
</tr>
<tr>
<td>202 DFS BlackRock® LifePath® 2029 Index</td>
<td>[PDF 103 ko]</td>
</tr>
<tr>
<td>303 DFS BlackRock® LifePath® 2025 Index</td>
<td>[PDF 103 ko]</td>
</tr>
<tr>
<td>304 DFS BlackRock® LifePath® 2039 Index</td>
<td>[PDF 103 ko]</td>
</tr>
<tr>
<td>205 DFS BlackRock® LifePath® 2035 Index</td>
<td>[PDF 103 ko]</td>
</tr>
<tr>
<td>306 DFS BlackRock® LifePath® 2040 Index</td>
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<td>342 DFS BlackRock® LifePath® 2060 Index</td>
<td>[PDF 103 ko]</td>
</tr>
</tbody>
</table>

Click “Show all” for information about all the funds in that category.
Choose your investments
Choose your investments

### Portfolios of funds

#### 300 DFS BlackRock® LifePath®
- **2015 Retirement Index**
- Annual management*, investment and operating fees:
  - Withdrawn from the fund: 0.41%
  - Paid by the participant: 0.35%
- Annualized gross rates of return as at October 31, 2021**
  - Last year: 8.90%
  - Last 3 years: 7.09%
  - Last 5 years: 5.78%
  - Last 10 years: 8.18%

#### 302 DFS BlackRock® LifePath® 2020
- Annual management*, investment and operating fees:
  - Withdrawn from the fund: 0.40%
  - Paid by the participant: 0.35%
- Annualized gross rates of return as at October 31, 2021**
  - Last year: 8.53%
  - Last 3 years: 7.80%
  - Last 5 years: 6.14%
  - Last 10 years: 7.39%

#### 303 DFS BlackRock® LifePath® 2025
- Annual management*, investment and operating fees:
  - Withdrawn from the fund: 0.41%
  - Paid by the participant: 0.35%
- Annualized gross rates of return as at October 31, 2021**
  - Last year: 10.12%
  - Last 3 years: 8.14%
  - Last 5 years: 6.15%
  - Last 10 years: 8.38%

#### 304 DFS BlackRock® LifePath® 2030
- Annual management*, investment and operating fees:
  - Withdrawn from the fund: 0.42%
  - Paid by the participant: 0.35%
- Annualized gross rates of return as at October 31, 2021**
  - Last year: 16.09%
  - Last 3 years: 10.39%
  - Last 5 years: 8.09%
  - Last 10 years: 9.17%

#### 305 DFS BlackRock® LifePath® 2035
- Annual management*, investment and operating fees:
  - Withdrawn from the fund: 0.42%
  - Paid by the participant: 0.35%
- Annualized gross rates of return as at October 31, 2021**
  - Last year: 20.00%
  - Last 3 years: 11.60%
  - Last 5 years: 9.06%
  - Last 10 years: 9.54%

#### 306 DFS BlackRock® LifePath® 2040
- Annual management*, investment and operating fees:
  - Withdrawn from the fund: 0.42%
  - Paid by the participant: 0.35%
- Annualized gross rates of return as at October 31, 2021**
  - Last year: 10.65%

**Note:**
- *Annual management:
- ** Indicates projected rates of return.

---

Check the fund(s) you want to invest in

**Your fund selection**
- 303 DFS BlackRock® LifePath® 2025 Index

[Options: Cancel, Back, Next]
Validate your information

**Plan information**
- **Group**: GR00999 - MCMASTER UNIVERSITY
- **Subgroup**: 0001
- **Province of employment**: Ontario
- **Employee number**: TEENA
- **Employment start date**: 2017-11-05
- **Plan participation start date**: 2017-11-05

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

**Contact information**
- **Address**: 1 King Street, Hamilton, ON, L9H 3E7
- **Email**: tdawson@mcmaster.ca
- **Phone 1**: 905-555-3333
- **Phone 2**: 905-555-1111

**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 the 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 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 transfer plan group RRSP or RRIF locked-in account, if applicable. You authorize us, during this transfer, to proceed with the registration of the retirement savings plan as a Registered Retirement Savings Plan under the Income Tax Act (Canada).

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

**Checkbox**: 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]
Customer Contact Centre

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

1-800-968-3587
8 a.m. to 8 p.m. ET
Monday to Friday

Have on hand
Your group number
Employee number OR participant number
Thank you!