



# Bringing your dreams to life

with your workplace savings plan

**McMaster University**

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Education Advisor  
May 2022



# Welcome



Plan for your retirement



Where will your money come from?



Your workplace savings plan



Where should you invest?



Let's get started



Staying on track

Desjardins Insurance has taken reasonable steps to ensure the accuracy of this information but makes no representation or warranty as to such, as the information may no longer be up to date, complete or accurate. When making decisions, you should consider obtaining investment advice from an appropriately qualified individual in addition to using any information or tools Desjardins Insurance may provide.





**Where will  
your money  
come from?**



# Where will your money come from?



## **Government plans**

Canada Pension Plan

Old Age Security



## **Your workplace savings plan**

Group RRSP



## **Your personal savings**

Individual RRSP

Non-Registered Plan



# What you'll get from government plans



## Canada Pension Plan (CPP)

### Eligibility

- Based on your contributions to the plan
- 100% of your entitlement at 65
- Reduced benefit between 60 and 64
- Increased benefit after 65



## Old Age Security (OAS)

### Eligibility

- Based on residency in Canada
- 100% of your entitlement at 65
- Increased benefit after 65

# What you'll get from government plans



## Canada Pension Plan (CPP)

Monthly

**\$1,254**

Maximum

Annual

**\$15,048**

Maximum

**\$703**

Average

**\$8,436**

Average



## Old Age Security (OAS)

Monthly

**\$642**

Maximum

Annual

**\$7,704**

Maximum

# Your workplace savings plan





# McMaster's responsibilities

- Enrol employees in accordance with the terms of employment and Plan rules and initiate termination of participation when Plan-eligible employment ceases
- Select a “menu” of investment options to be made available to Plan members and monitor the investment options on an ongoing basis
- Facilitate communication to participants of the Plan's features, investment information and decision-making tools
- Select and monitor the recordkeeper for the Plan (Desjardins) and other third-party service providers

# Your responsibilities

- Fully complete the enrolment process
- Access the investment information and decision-making tools provided by Desjardins and McMaster, as you deem appropriate
- Make decisions on your investment choices and contribution amounts and periodically revisit those decisions to determine if they continue to be appropriate
- Continually evaluate your personal and financial circumstances to assess the extent to which you are on track to meet your retirement objectives
- Provide accurate and up-to-date information to Desjardins and McMaster
- Consider getting investment advice from an appropriately qualified individual

# Desjardins' responsibilities

- Day-to-day administration of the Plan
- Help Plan participants to understand their retirement program and investments
- Encourage Plan participants to take an active role in retirement planning
- Promote Plan participant involvement through user-friendly tools and services



# About your plan

- Mandatory participation
- Immediate tax savings by payroll deduction
- Your contributions will begin being deducted right away but you will not receive statements or contribution receipts or be able to access your account until you complete the online enrolment process
- Tax deferred earnings
- No withdrawals of mandatory contributions permitted
- Withdrawal of voluntary assets (voluntary contributions and non-locked transferred-in funds) permitted
  - Only these funds can be used for the Home Buyer's Plan and Lifelong Learning Plan, with authorization from your employer

# About your plan

- Spousal RRSPs available
  - You will be issued contribution receipts for your contributions to a Spousal RRSP
  - Contributing to a Spousal RRSP affects your RRSP contribution room, not your spouse or common-law partner's
- Lower fees
  - Management: 0.35%
  - Investment: 0.15% - 0.84%

# How plan contributions work



## You

### Required contributions

- Varies by employee group
- For details, go to:

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

You can also make additional (unmatched) contributions or transfer in other accounts



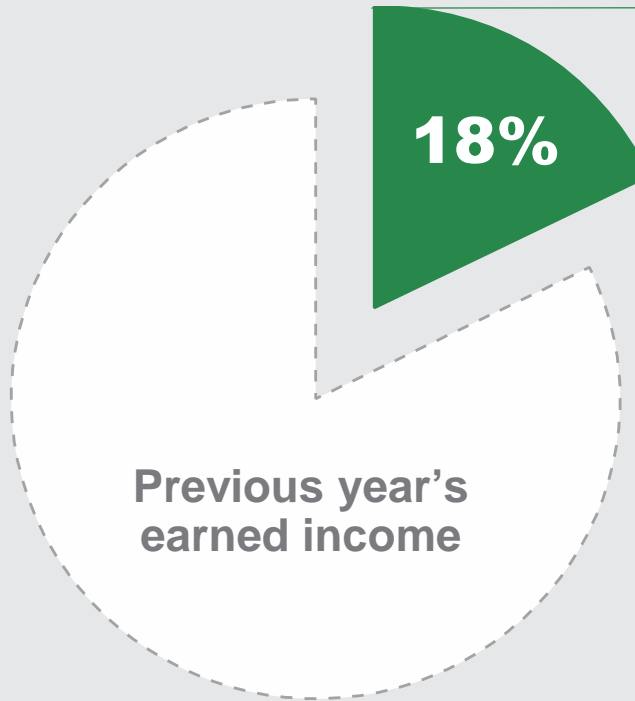
## McMaster University

100% match



# How much can you contribute to your RRSP?

RRSP  
CONTRIBUTION  
LIMIT



Previous year's  
earned income



UNUSED CONTRIBUTION  
ROOM

2022 maximum  
**\$29,210**

Please note: McMaster caps at the maximum for mandatory contributions. If you have unused contribution room, you can contribute via voluntary contributions. For more info, check your Notice of Assessment or contact Canada Revenue Agency.

# Voluntary payroll contributions to your RRSP

<b>Example salary: \$40,000</b>			
<b>Weekly contributions</b>	<b>2% of salary</b>	<b>4% of salary</b>	<b>8% of salary</b>
Annual contribution	\$800	\$1,600	\$3,200
Tax savings	\$160	\$320	\$940
Your net cost after taxes	\$640	\$1,280	\$2,560
Your net cost after taxes (weekly)	\$12.30	\$24.60	\$49.20
Savings accumulated after 10 years	\$11,277	\$22,554	\$45,108
Savings accumulated after 20 years	\$32,335	\$64,670	\$129,340
Savings accumulated after 30 years	\$70,056	\$140,111	\$280,222

Assumptions: annual net rate of return of 5%, annual salary increase of 2%, savings grow on a tax-deferred basis, fees have not been deducted.  
For illustration purposes only - does not promise any guarantees or rights to the benefits

# Making voluntary contributions to your RRSP

Payroll (McMaster)	Lump sum ( <a href="http://www.dfs.ca/GroupPlanMember">www.dfs.ca/GroupPlanMember</a> )
<ul style="list-style-type: none"><li>• Before-tax contributions</li><li>• Instant tax refund</li></ul>	<ul style="list-style-type: none"><li>• After-tax contributions</li><li>• Must wait to file your taxes to get your tax refund</li></ul>
<ul style="list-style-type: none"><li>• Dollar cost averaging</li></ul>	<ul style="list-style-type: none"><li>• Giving the government a tax-free loan</li></ul>
<ul style="list-style-type: none"><li>• Easy and convenient</li></ul>	<ul style="list-style-type: none"><li>• No control over unit values when contributions are made</li></ul>
<ul style="list-style-type: none"><li>• Benefit from compounding over a longer period of time</li></ul>	<ul style="list-style-type: none"><li>• May be difficult to come up with a lump sum amount and you may need to get an RRSP loan</li><li>• Compounding doesn't start until the contribution is made</li></ul>

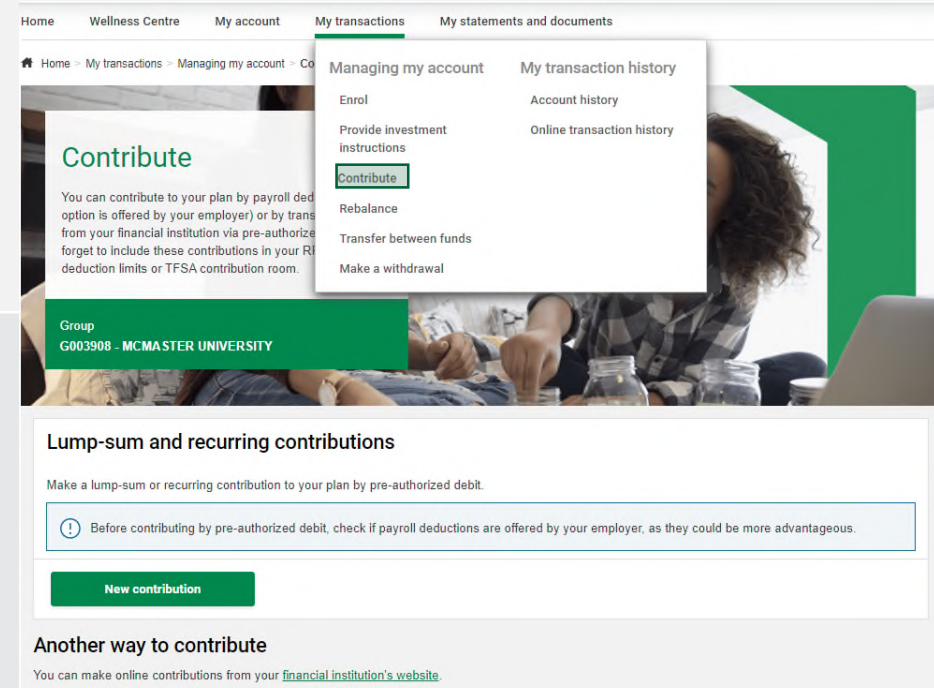


# How to make voluntary contributions to your RRSP

## Payroll (McMaster)

- Submit completed *Voluntary Contribution* form to **[hr.mcmaster@mcmaster.ca](mailto:hr.mcmaster@mcmaster.ca)**
- You'll find information at:  
**<https://hr.mcmaster.ca/retirees/grrsp>**

## Lump sum ([www.dfs.ca/GroupPlanMember](http://www.dfs.ca/GroupPlanMember))



The screenshot shows the DFS Group Plan Member website. The top navigation bar includes links for Home, Wellness Centre, My account, My transactions, and My statements and documents. The 'My transactions' dropdown menu is open, showing options: Enrol, Provide investment instructions, **Contribute** (highlighted), Rebalance, Transfer between funds, and Make a withdrawal. The main content area is titled 'Contribute' and explains that contributions can be made via payroll deduction or pre-authorized debit. Below this, there is a section for 'Lump-sum and recurring contributions' with a form to make a contribution. A warning message states: 'Before contributing by pre-authorized debit, check if payroll deductions are offered by your employer, as they could be more advantageous.' A green 'New contribution' button is visible. At the bottom, there is a section titled 'Another way to contribute' with a link to the financial institution's website.

Home Wellness Centre My account My transactions My statements and documents

Home > My transactions > Managing my account > Contribute

Managing my account My transaction history

Enrol  
Provide investment instructions  
**Contribute**  
Rebalance  
Transfer between funds  
Make a withdrawal

Account history  
Online transaction history

**Contribute**

You can contribute to your plan by payroll deduction (if the option is offered by your employer) or by transferring funds from your financial institution via pre-authorized debit. Remember to include these contributions in your RRSP deduction limits or TFSA contribution room.

Group  
G003908 - MCMASTER UNIVERSITY

**Lump-sum and recurring contributions**

Make a lump-sum or recurring contribution to your plan by pre-authorized debit.

! Before contributing by pre-authorized debit, check if payroll deductions are offered by your employer, as they could be more advantageous.

**New contribution**

**Another way to contribute**

You can make online contributions from your [financial institution's website](#).

# What are fees?



## Investment fee

The fee the investment fund manager charges to manage the investment fund

Deducted daily from the investment fund



## Management fee

The fee Desjardins charges to administer your account

Deducted monthly from your account

**Investment fee  
(indirect to you)  
0.15% - 0.84%**

**+**

**Management fee  
(direct to you)  
0.35%**

**=**

**Your annual  
total fee**

# Lower fees mean more money for you

**Example**  
**Bi-weekly contribution for 30 years: \$50**  
**Total contributions: \$39,000**

	<b>Investment and management fees for a balanced fund</b>	
	<b>McMaster Plan</b>	<b>Non-McMaster plan</b>
	0.72%	2.25%
Balance after 30 years	\$93,105	\$71,293
<b>Difference</b>	<b>\$21,812</b>	

Assumes annual compound return is 6%.  
For illustration purposes only - does not promise any guarantees or rights to the benefits.

# Options when your employment ends

- Transfer to an individual RRSP with Desjardins or another financial institution
- Transfer to a registered pension plan, if permitted by the plan
- Transfer to a Registered Retirement Income Fund (RRIF) or Life Income Fund (LIF)
- Withdraw in cash, less taxes (not applicable to locked-in funds)
- Purchase an annuity

Desjardins will send you a package with your options once your final payroll contribution has been received.

If you do not respond within the 90-day timeline, your funds will be moved to a non-McMaster Desjardins RRSP.

If you move to a role that is not Group RRSP eligible, your funds will remain in the plan and you will not receive the package until you leave McMaster.

# Options upon your death

## **If payable to your spouse or common-law partner**

- Transfer to an individual RRSP
- Transfer to a Registered Retirement Income Fund (RRIF) or Life Income Fund (LIF)
- Withdraw in cash, less taxes (not applicable to locked-in funds)

## **If payable to a beneficiary or estate**

- Withdraw in cash, less taxes (not applicable to locked-in funds)

**Where should  
you invest?**





# Ask yourself these 3 questions



Do I have time  
to analyze and monitor  
my investments?



Do I know a lot  
about different types  
of investments and  
the risks that go along  
with them?



Do I want to build  
**my own** combination  
of funds?

**If you answered NO**  
to any of these questions

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Consider a  
**BlackRock LifePath**

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**If you answered YES**  
to all three questions

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Consider **a do-it-yourself**  
portfolio of funds

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# Why choose a BlackRock LifePath?



World's largest fund manager



Low fees



Pick the fund closest to your expected retirement date



Professional managers handle portfolio rebalancing and asset mix changes over time



# It's easy to select your LifePath

**STEP 1**

At what age do you expect to retire?

65

**STEP 2**

How old are you now ?

— 57

8

Years until retirement

**STEP 3**

What is the current year?

+ 2022

2030

Your retirement year

**STEP 4**

Pick the fund closest to your retirement year

- DFS BlackRock 2020 LifePath
- DFS BlackRock 2025 LifePath

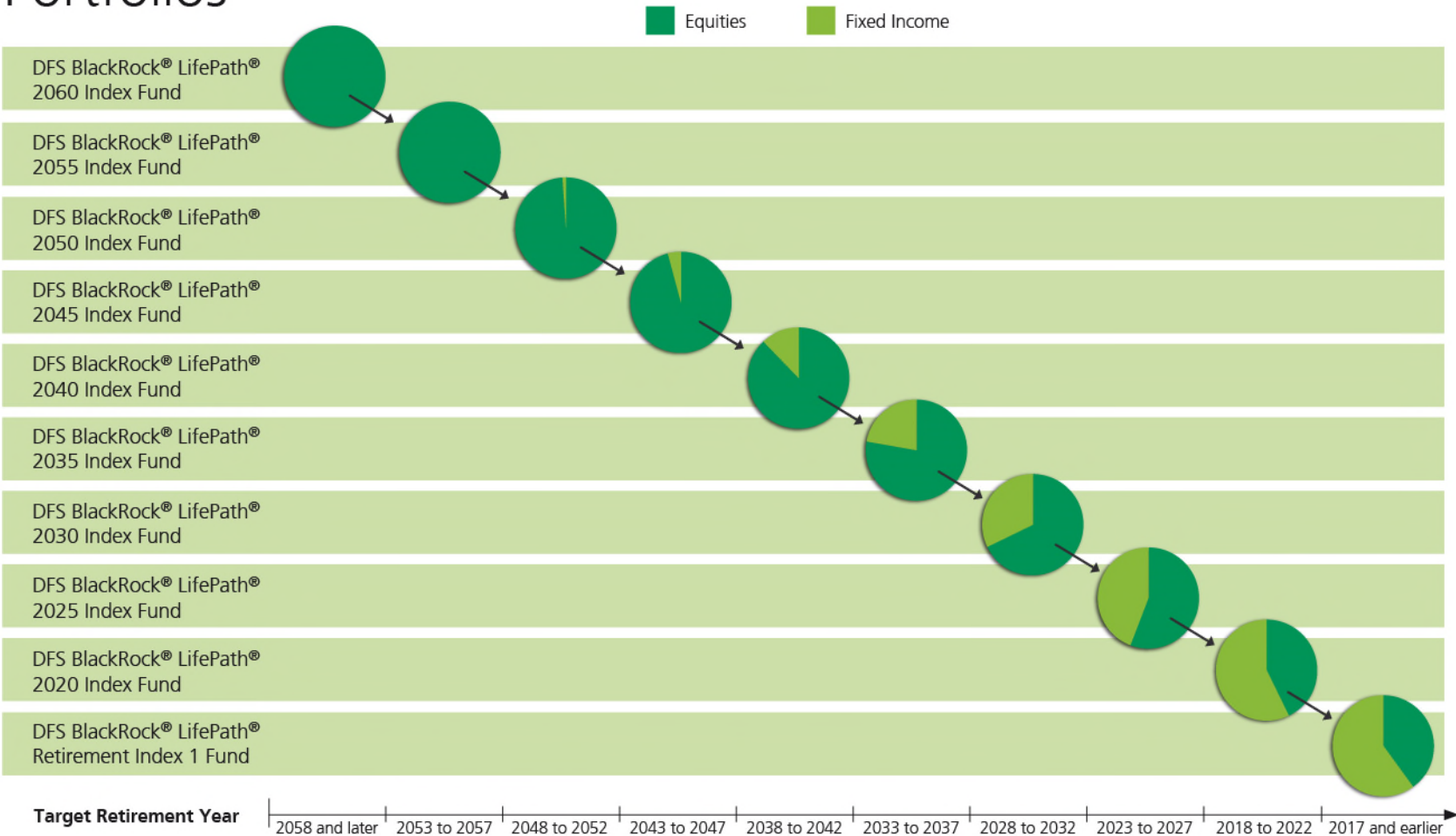
**DFS BlackRock 2030 LifePath**

- DFS BlackRock 2035 LifePath
- DFS BlackRock 2040 LifePath
- DFS BlackRock 2045 LifePath
- DFS BlackRock 2050 LifePath
- DFS BlackRock 2055 LifePath
- DFS BlackRock 2060 LifePath

# LifePaths auto-adjust over time

To reduce the risk of loss, investments automatically adjust over time as you get closer to retirement.

## Portfolios



# What is do-it-yourself investing?



It's a self-selected combination of funds for people who have the time and knowledge to analyze their investments.



As the investments don't adjust automatically over time, you have to monitor them yourself.



As markets fluctuate, you are responsible for ensuring your investments continue to match your investment strategy and risk tolerance.





# Build your own combination of funds

## 1. Determine your risk tolerance

Complete *Your Investor Profile* questionnaire at *My account/Investor profile* at [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember).

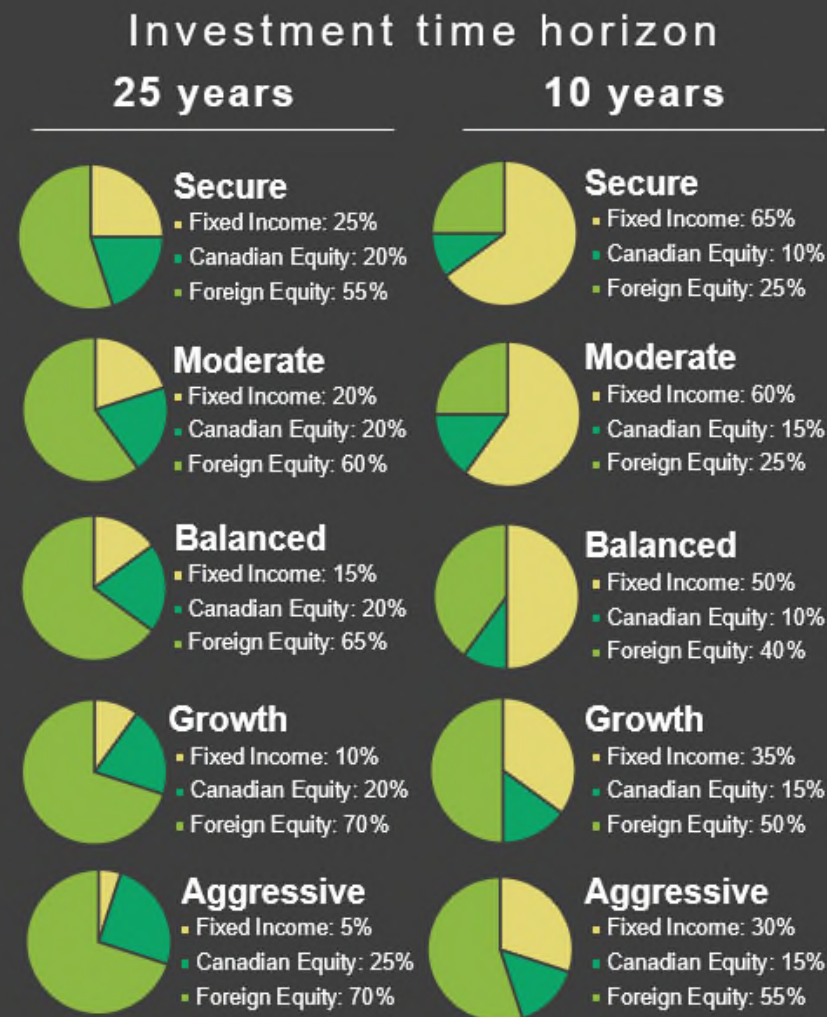
## 2. Choose a fund portfolio or combination of funds

Use the asset allocation corresponding to your investor profile and investment horizon as a guide when you choose from the funds available under your plan, at *My transactions/Provide investment instructions*, at [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember).

## 3. Confirm

Confirm your selections. You can make changes any time on the website or by calling the Customer Contact Centre.

## Model asset allocations





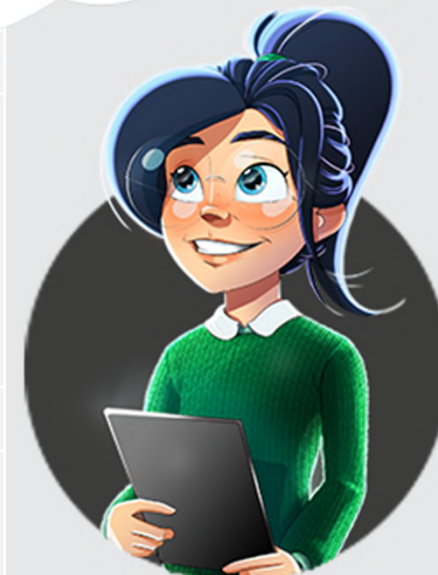
# Build your own combination of funds

Asset class	Fund
Guaranteed	<ul style="list-style-type: none"><li>• 1, 3 and 5 year</li></ul>
Fixed income	<ul style="list-style-type: none"><li>• DGIA Money Market</li><li>• Desjardin Responsible Fixed Income Fund</li><li>• DFS BlackRock Universe Bond Index</li></ul>
Canadian equity	<ul style="list-style-type: none"><li>• CC&amp;L Canadian Equity</li></ul>
Foreign equity	<ul style="list-style-type: none"><li>• Fiera Global Equity</li><li>• Baillie Gifford International Equities</li><li>• DFS BlackRock U.S. Equity Index</li><li>• DFS BlackRock MSCI EAFE Equity Index</li></ul>
Balanced	<ul style="list-style-type: none"><li>• Jarislowsky Fraser Balanced</li></ul>
Portfolios	<ul style="list-style-type: none"><li>• BlackRock LifePath Retirement Index</li><li>• BlackRock LifePath 2020 to 2060 Index</li></ul>

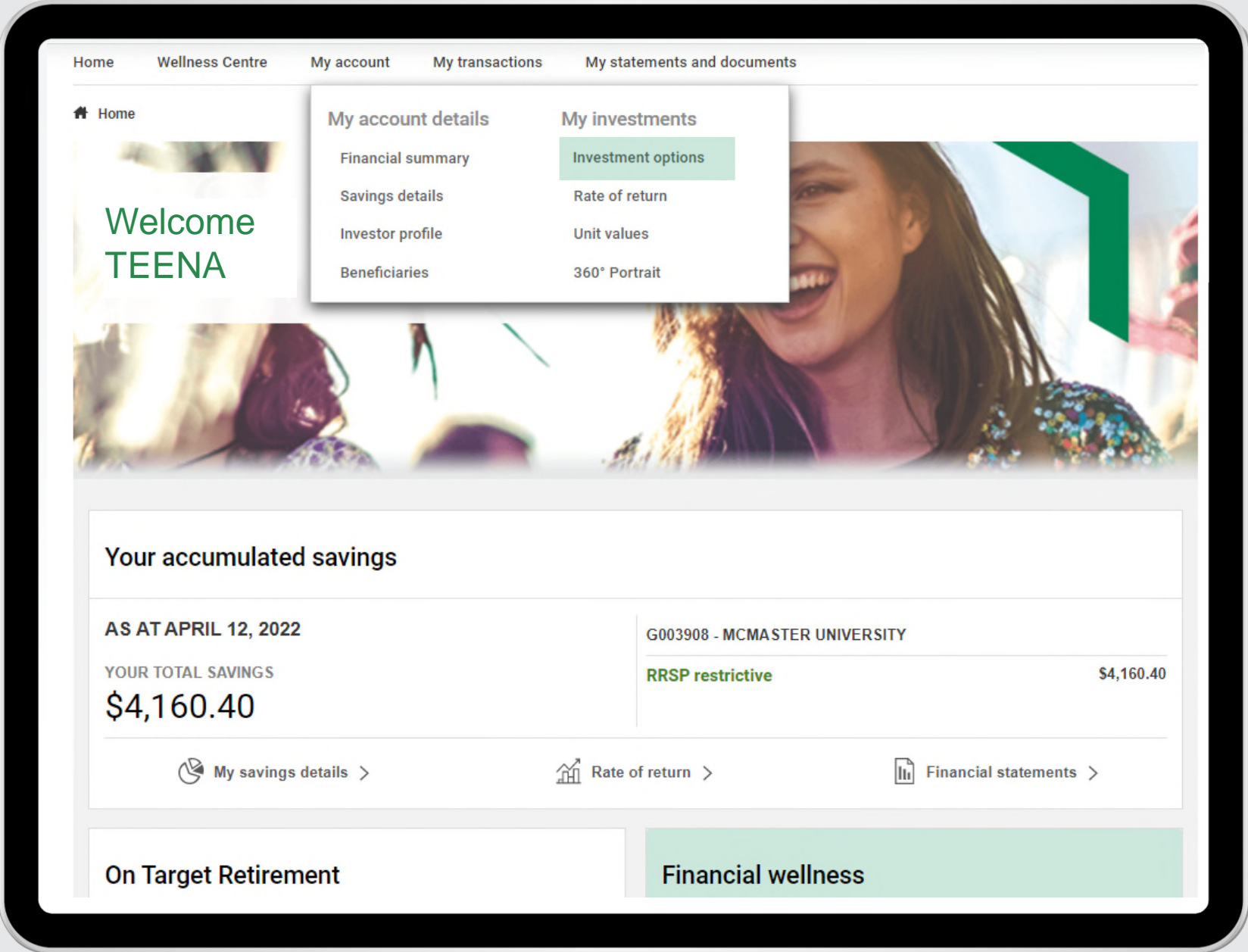


## ***Did you know?***

*You have access to some of the best investment managers in the world.*



# Investment information



# Investment information

Table view –  
information at a glance

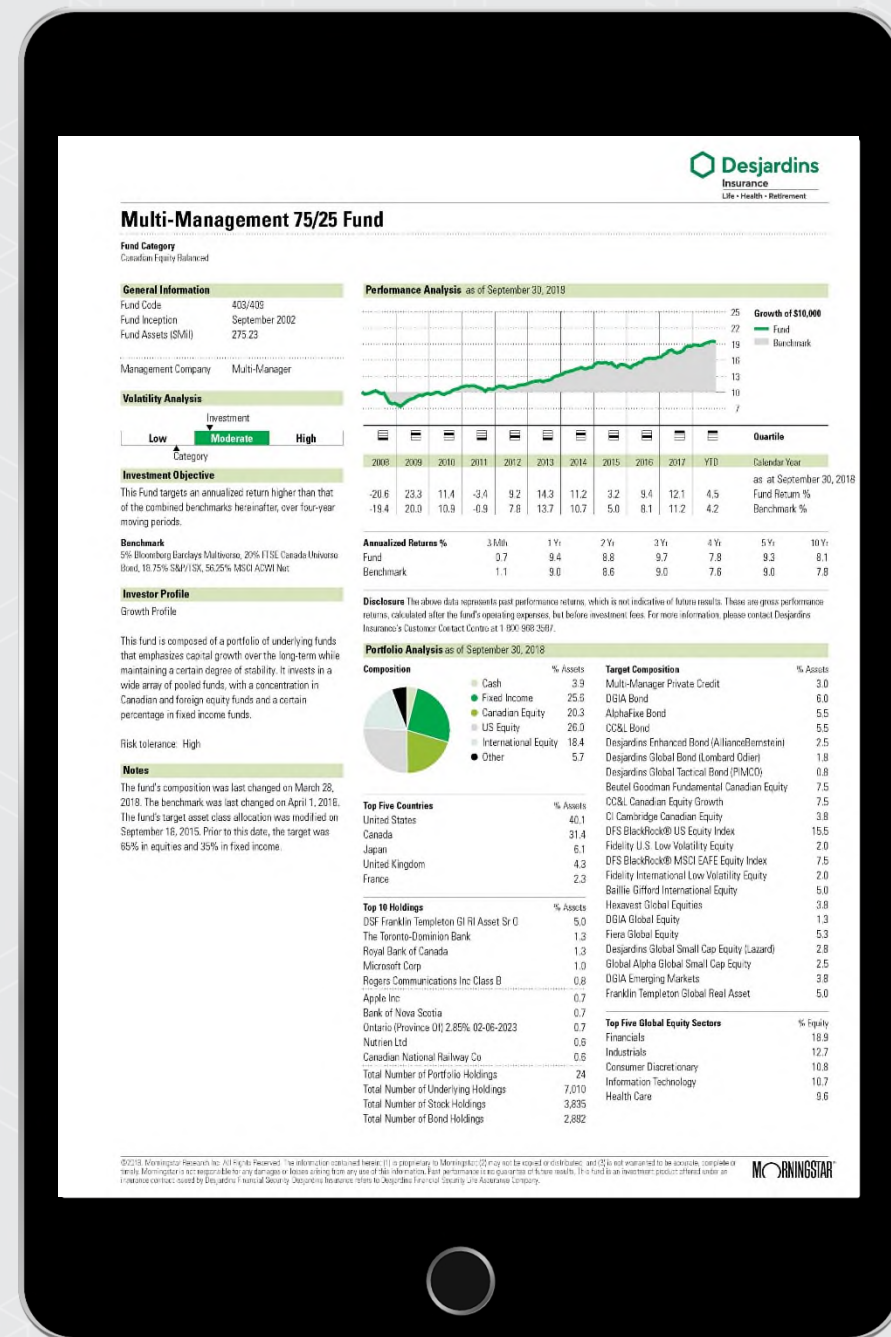
- Investment fees
- Management fee
- Annualized rates of return
- Hyperlinks for all funds
- Updated monthly

Fund	Annual management*, investment and operating fees		Annualized gross rates of return as at March 31, 2022 **			
	Withdrawn from the fund	Paid by the participant	Last year	Last 3 years	Last 5 years	Last 10 years
Portfolios of funds						
<a href="#">300 DFS BlackRock® LifePath® Retirement Index I</a>	0.41 %	0.35 %	1.63 %	4.77 %	4.88 %	5.41 %
<a href="#">302 DFS BlackRock® LifePath® 2020 Index</a>	0.40 %	0.35 %	1.62 %	4.80 %	5.04 %	6.48 %
<a href="#">303 DFS BlackRock® LifePath® 2025 Index</a>	0.41 %	0.35 %	2.87 %	5.78 %	5.85 %	7.45 %
<a href="#">304 DFS BlackRock® LifePath® 2030 Index</a>	0.42 %	0.35 %	4.50 %	6.99 %	6.76 %	8.28 %
<a href="#">305 DFS BlackRock® LifePath® 2035 Index</a>	0.42 %	0.35 %	6.08 %	8.16 %	7.63 %	9.08 %
<a href="#">306 DFS BlackRock® LifePath® 2040 Index</a>	0.43 %	0.35 %	7.55 %	9.24 %	8.44 %	9.84 %
<a href="#">307 DFS BlackRock® LifePath® 2045 Index</a>	0.43 %	0.35 %	8.77 %	10.18 %	9.16 %	10.56 %
<a href="#">317 DFS BlackRock® LifePath® 2050 Index</a>	0.45 %	0.35 %	9.50 %	10.77 %	9.57 %	n/a
<a href="#">342 DFS BlackRock® LifePath® 2055 Index</a>	0.46 %	0.35 %	9.58 %	10.82 %	9.60 %	n/a
<a href="#">394 DFS BlackRock® LifePath® 2060 Index</a>	0.51 %	0.35 %	9.51 %	11.80 %	n/a	n/a
Responsible Investment						
<a href="#">440 Desjardins Responsible Fixed Income</a>	0.45 %	0.35 %	-4.57 %	0.95 %	n/a	n/a
Fixed Income						
<a href="#">213 DGIA Money Market</a>	0.15 %	0.35 %	0.21 %	1.12 %	1.30 %	1.36 %

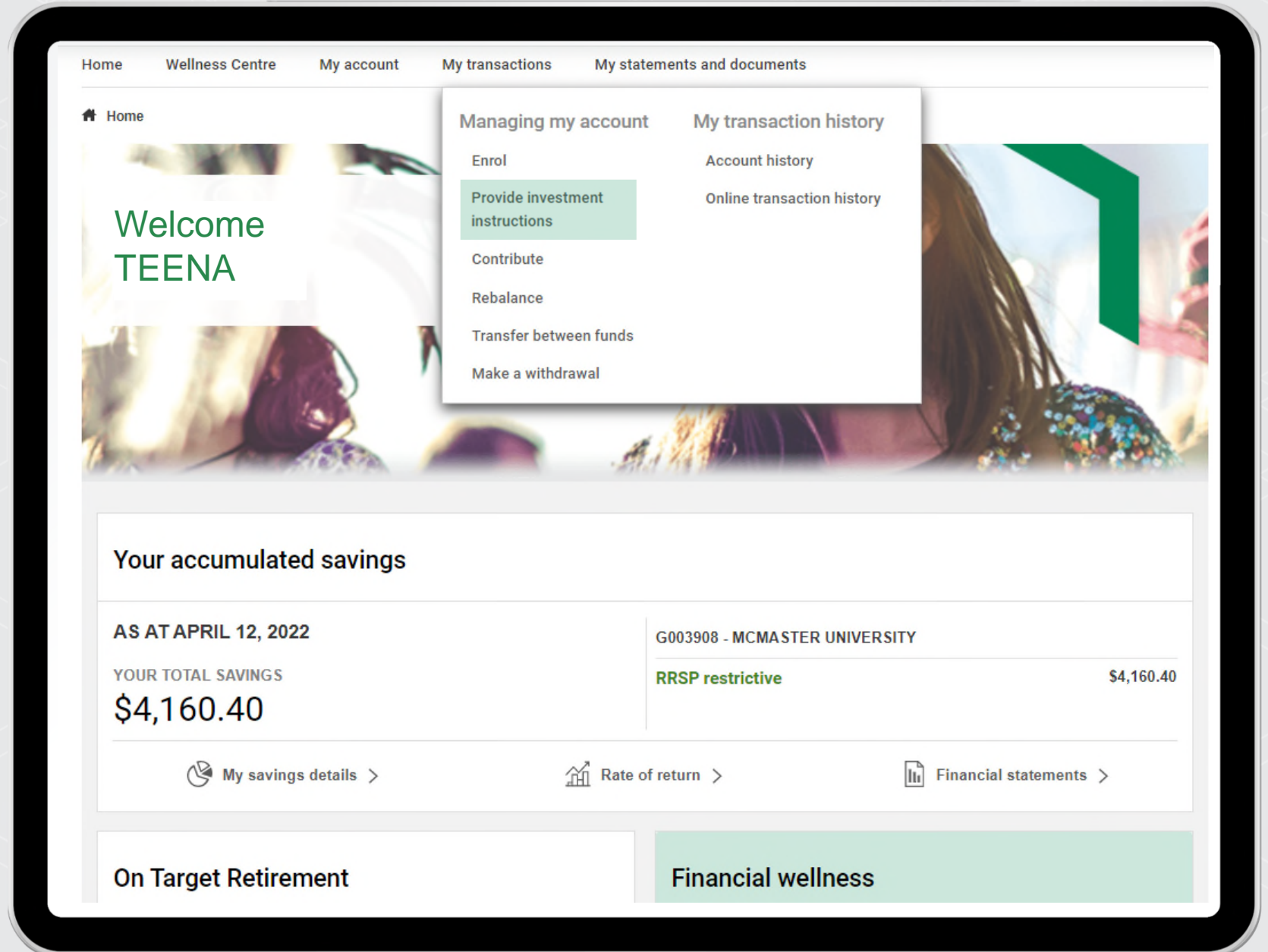


# What's in your fund summary?

- Fund manager info
- Fund style and objectives
- Top ten fund holdings
- Portfolio composition
- Gross rates of return



# Change your investment instructions







# Investments



# Our Investment Team

## **12 professionals**

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**Marc Forget, CFA, ASA**

**Francis Gagnon, CFA**

**Joëlle Moisan**

**Jean-Philippe Provost, CFA**

**Simon Desrochers**

**Neil Houfani**

**Gabriel Gomez**

**Charles-Antoine Larochelle, CFA**

**Franziska Fang FSA, FCIA**

**Marie-Pier Mercier**

**Meggie Caron, AICA, ASA**

**Isaac Éholié**

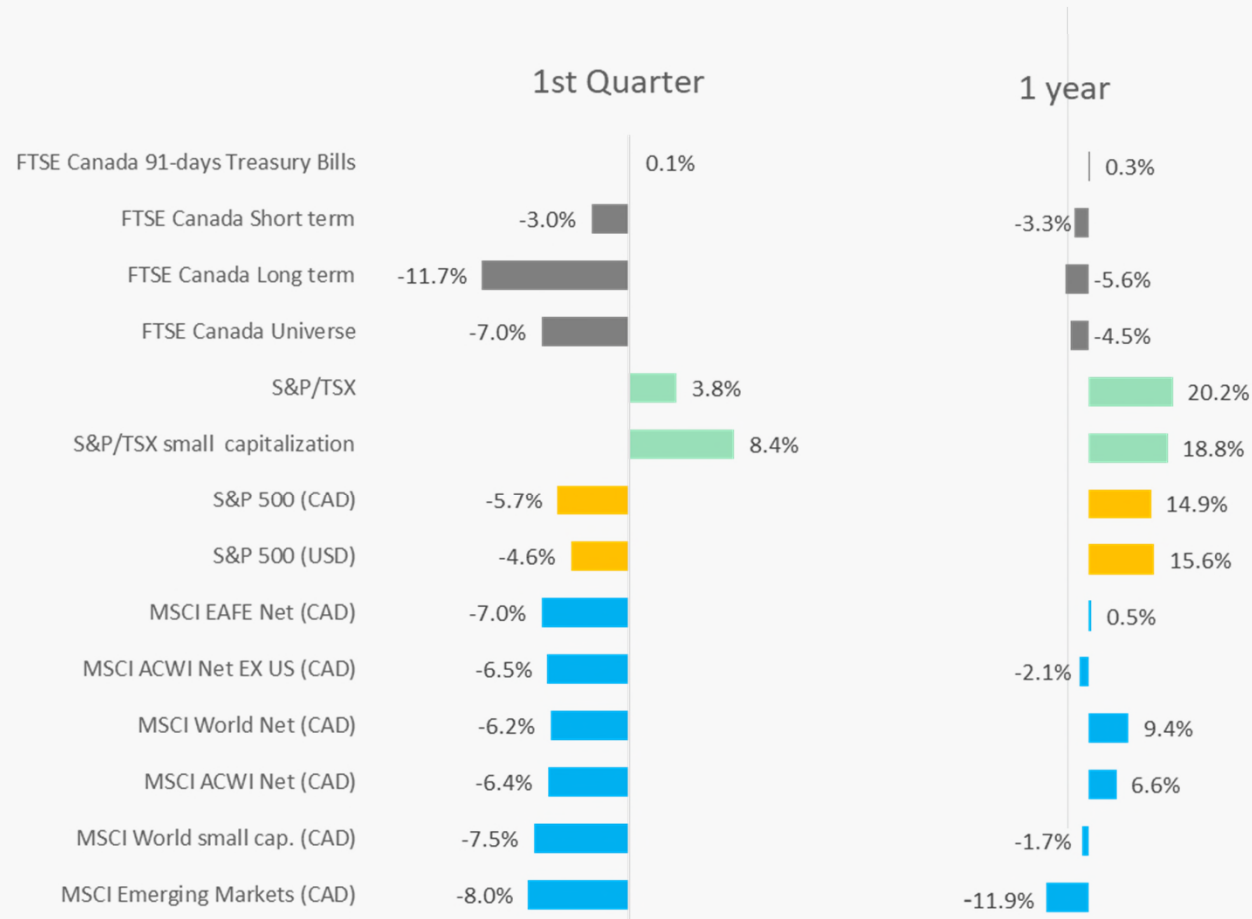
**Operations**

**Support for  
defined benefit  
and defined  
contribution plans**

**Evolution of our  
investment  
platform**

# Overview of index returns

As at March 31<sup>st</sup>, 2022



Source: Morningstar Direct

# Fund performance

As at March 31<sup>st</sup>, 2022

	3 months		1 year		3 years*		5 years*		10 years*	
	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.
TARGET DATE AND ASSET ALLOCATION										
<b>DFS BlackRock® LifePath® Retirement Index I</b>	-5.41%	0.03%	1.63%	-0.07%	4.77%	0.02%	4.88%	0.00%	5.41%	-0.02%
<i>Benchmark</i>	-5.44%		1.70%		4.75%		4.88%		5.43%	
<b>DFS BlackRock® LifePath® 2020 Index</b>	-5.44%	0.00%	1.62%	-0.08%	4.80%	0.04%	5.04%	0.03%	6.48%	0.03%
<i>Benchmark</i>	-5.44%		1.70%		4.76%		5.01%		6.45%	
<b>DFS BlackRock® LifePath® 2025 Index</b>	-5.20%	0.03%	2.87%	-0.05%	5.78%	0.09%	5.85%	0.06%	7.45%	0.05%
<i>Benchmark</i>	-5.24%		2.92%		5.69%		5.79%		7.41%	
<b>DFS BlackRock® LifePath® 2030 Index</b>	-4.90%	0.03%	4.50%	-0.07%	6.99%	0.11%	6.76%	0.08%	8.28%	0.06%
<i>Benchmark</i>	-4.93%		4.57%		6.88%		6.67%		8.23%	
<b>DFS BlackRock® LifePath® 2035 Index</b>	-4.60%	0.04%	6.08%	-0.05%	8.16%	0.15%	7.63%	0.12%	9.08%	0.06%
<i>Benchmark</i>	-4.64%		6.13%		8.02%		7.51%		9.02%	
<b>DFS BlackRock® LifePath® 2040 Index</b>	-4.35%	0.06%	7.55%	-0.05%	9.24%	0.11%	8.44%	0.10%	9.84%	0.04%
<i>Benchmark</i>	-4.41%		7.60%		9.13%		8.34%		9.80%	
<b>DFS BlackRock® LifePath® 2045 Index</b>	-4.17%	0.04%	8.77%	-0.12%	10.18%	0.09%	9.16%	0.09%	10.56%	0.07%
<i>Benchmark</i>	-4.22%		8.89%		10.10%		9.07%		10.50%	
<b>DFS BlackRock® LifePath® 2050 Index</b>	-4.06%	0.05%	9.50%	-0.15%	10.77%	0.09%	9.57%	0.07%	n/a	n/a
<i>Benchmark</i>	-4.11%		9.65%		10.68%		9.50%		n/a	
<b>DFS BlackRock® LifePath® 2055 Index</b>	-4.09%	0.04%	9.58%	-0.16%	10.82%	0.05%	9.60%	0.03%	n/a	n/a
<i>Benchmark</i>	-4.13%		9.74%		10.78%		9.57%		n/a	
<b>DFS BlackRock® LifePath® 2060 Index</b>	-4.02%	0.11%	9.51%	-0.23%	11.80%	1.01%	n/a	n/a	n/a	n/a
<i>Benchmark</i>	-4.13%		9.74%		10.79%		n/a		n/a	

\* Annualized returns

Returns shown are gross of fees

A.V. = Added value compared to the benchmark

# Fund performance

As at March 31<sup>st</sup>, 2022

	3 months		1 year		3 years*		5 years*		10 years*	
	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.
<b>BALANCED FUNDS</b>										
<b>Jarislowsky Fraser Balanced</b>	-8.29%	-5.00%	2.02%	-3.59%	6.69%	-0.66%	6.10%	-0.31%	8.40%	1.28%
<i>Benchmark</i>	-3.30%		5.61%		7.35%		6.42%		7.12%	
<b>FIXED INCOME</b>										
<b>DGIA Money Market</b>	0.04%	-0.10%	0.21%	-0.08%	1.12%	0.31%	1.30%	0.37%	1.36%	0.50%
<i>FTSE Canada 91-Day Treasury Bills</i>	0.14%		0.28%		0.81%		0.93%		0.86%	
<b>DFS BlackRock® Universe Bond Index</b>	-7.00%	-0.03%	-4.55%	-0.03%	0.39%	-0.06%	1.54%	-0.04%	2.53%	-0.02%
<i>FTSE Canada Universe</i>	-6.97%		-4.52%		0.45%		1.58%		2.54%	
<b>CANADIAN EQUITY</b>										
<b>CC&amp;L Canadian Equity</b>	3.56%	-0.26%	21.11%	0.92%	16.87%	2.72%	11.71%	1.37%	11.19%	2.11%
<i>S&amp;P/TSX Capped</i>	3.82%		20.19%		14.15%		10.34%		9.08%	

\* Annualized returns

Returns shown are gross of fees

A.V. = Added value compared to the benchmark

# Fund performance

As at March 31<sup>st</sup>, 2022

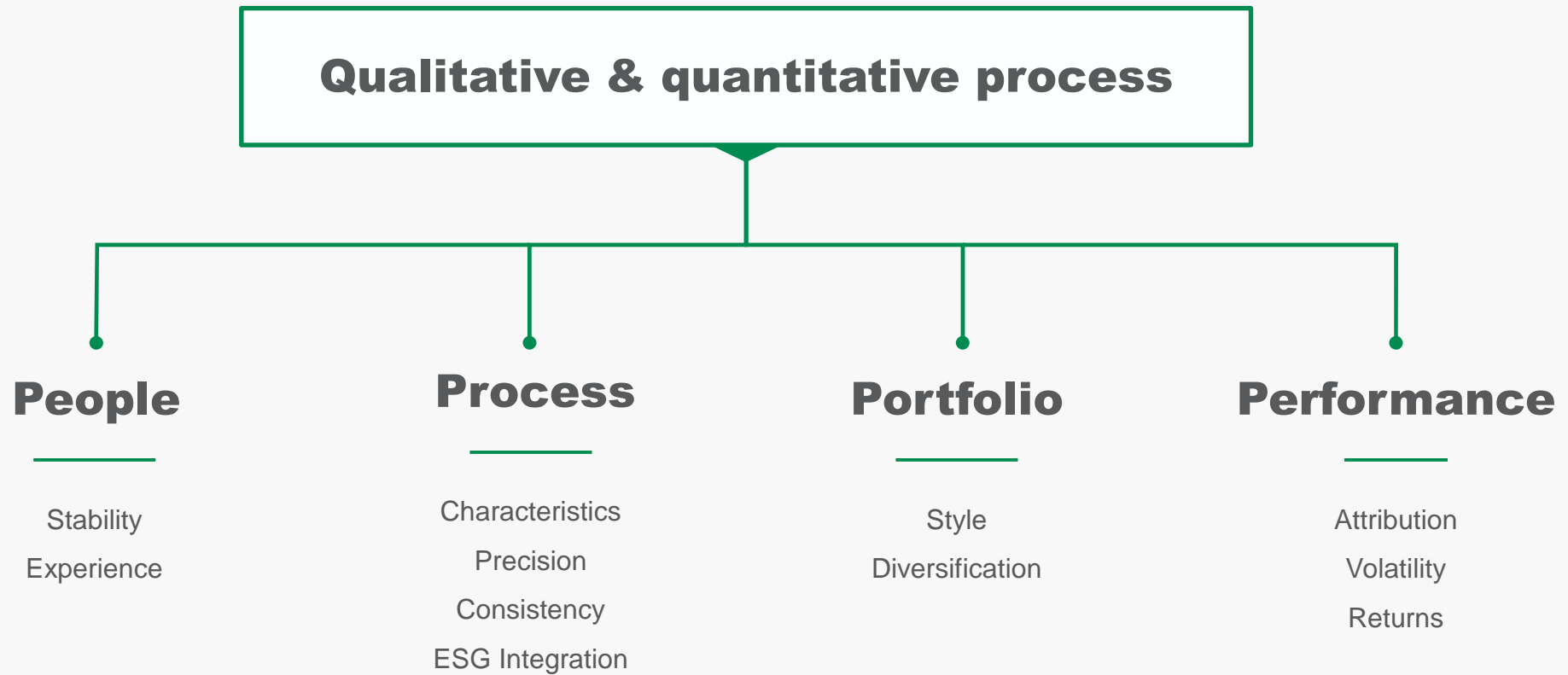
	3 months		1 year		3 years*		5 years*		10 years*	
	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.
FOREIGN EQUITY										
<b>DFS BlackRock® US Equity Index</b>	-5.65%	0.01%	14.98%	0.06%	16.29%	0.01%	14.46%	-0.02%	17.11%	-0.11%
<i>S&amp;P 500 (Canadian dollars)</i>	-5.66%		14.93%		16.29%		14.48%		17.22%	
<b>Fiera Global Equity</b>	-11.08%	-4.87%	11.24%	1.80%	14.67%	2.24%	15.09%	4.13%	16.78%	3.40%
<i>MSCI World Net</i>	-6.21%		9.44%		12.43%		10.96%		13.38%	
<b>DFS BlackRock® MSCI EAFE Equity Index</b>	-6.89%	0.08%	0.68%	0.15%	5.55%	0.15%	5.49%	0.16%	8.84%	0.17%
<i>MSCI EAFE Net</i>	-6.96%		0.54%		5.39%		5.33%		8.67%	
<b>Baillie Gifford International Equities</b>	-22.14%	-15.64%	-30.73%	-28.63%	5.71%	0.58%	9.20%	3.85%	11.43%	2.74%
<i>MSCI All Country World Ex-USA Net</i>	-6.50%		-2.10%		5.13%		5.35%		8.68%	
<b>DFS BlackRock® MSCI Emerging Markets Index</b>	-8.18%	-0.16%	-12.34%	-0.42%	2.20%	-0.41%	4.27%	-0.33%	n/a	n/a
<i>MSCI Emerging Markets Net</i>	-8.01%		-11.92%		2.61%		4.60%		n/a	
Responsible Investment										
<b>Desjardins Responsible Fixed Income</b>	-6.74%	-0.37%	-4.57%	-0.27%	0.95%	0.37%	n/a	n/a	n/a	n/a
<i>70% FTSE Canada Universe Bond, 30% Bloomberg BarclaysMultiverse Hedged</i>	-6.37%		-4.31%		0.57%		n/a		n/a	

\* Annualized returns

Returns shown are gross of fees

A.V. = Added value compared to the benchmark

# Our governance protocol





# Monitoring of our funds offering

As at March 31<sup>st</sup>, 2022

	People	Process	Portfolio	Performance	Global	Integration of ESG considerations		People	Process	Portfolio	Performance	Global	Integration of ESG considerations
Jarislowsky Fraser Balanced						★★	Fiera Global Equity						★★
DGIA Money Market						★★	DFS BlackRock® MSCI EAFE Equity Index		Not applicable				★
DFS BlackRock® Universe Bond Index		Not applicable				★	Baillie Gifford International Equities						★★
CC&L Canadian Equity						★	DFS BlackRock® MSCI Emerging Markets Index		Not applicable				★
DFS BlackRock® US Equity Index		Not applicable				★	Desjardins Responsible Fixed Income		Not applicable				★★★

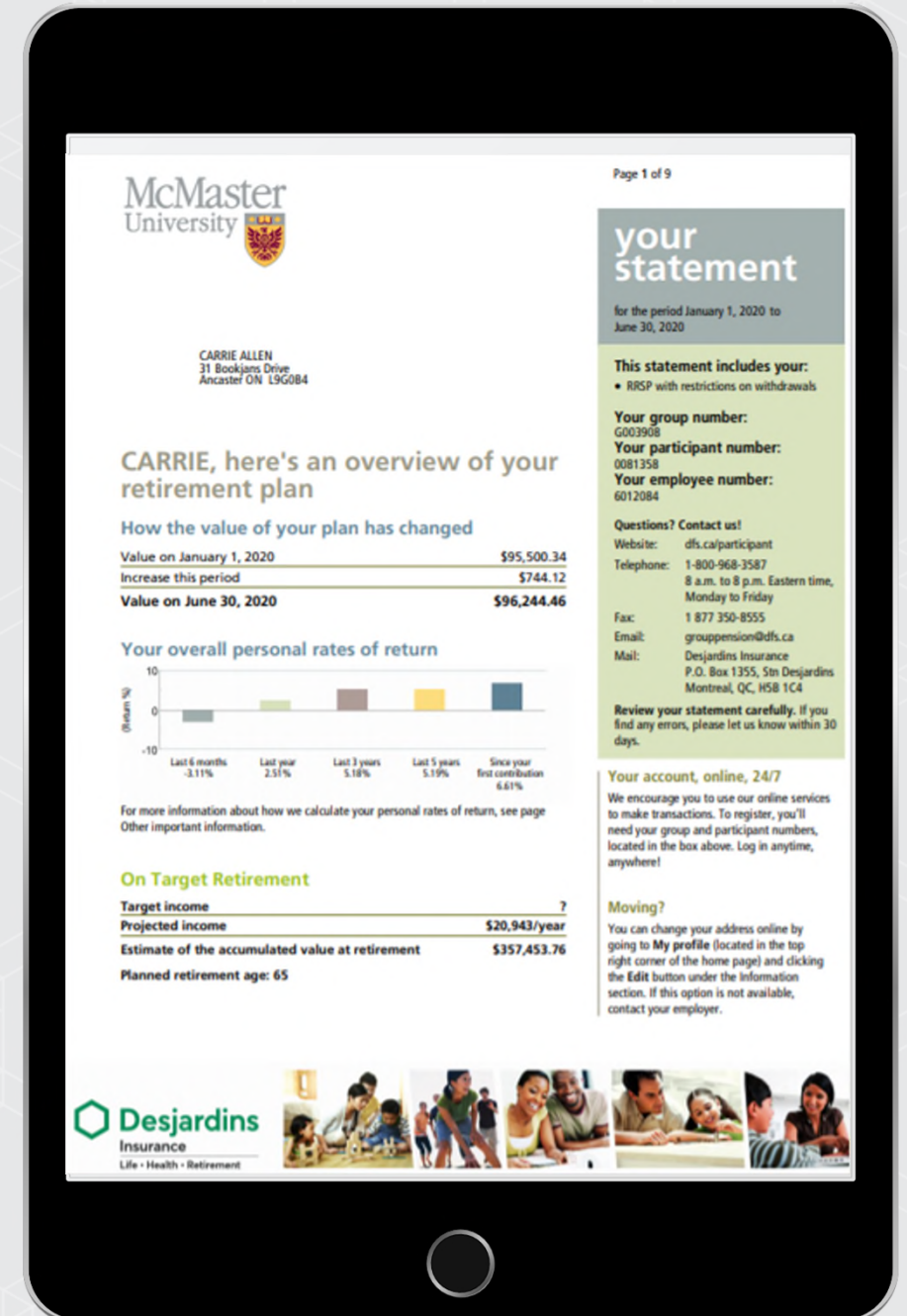
- ★ Standard integration
- ★★ Above-average integration
- ★★★ High integration

**Staying on track**



# Your member statement

- Gives you detailed information about your investments
- Available anytime online
- Mailed to your home once a year





# Register for online access

1. Log on to [www.dfs.ca/GroupPlanMember](http://www.dfs.ca/GroupPlanMember) or our **OMNI** app
2. Click the **Go** button

## Group retirement savings

### ! COVID-19 – We're committed to supporting you

You can count on us to provide the same service and support as always.

➤ [Learn more](#)

Log on to your account

Go >

### Need help logging in to your account?

- [How to create your online account \(tutorial\)](#)
- [How to retrieve your user ID or password \(tutorial\)](#)

### Why contribute to your plan?

- ✓ **Automatic savings** by payroll deductions
- ✓ **Immediate tax savings** on each paycheck
- ✓ **Employer contributions** may top up your own
- ✓ **Lower fees**, a benefit of your group plan
- ✓ **Guidance and support**: online tools and education seminars

# Create your user ID and password

The screenshot displays the Desjardins Insurance website interface. At the top left is the Desjardins logo with the text "Insurance" and "Life • Health • Retirement" below it. At the top right, the word "Français" is visible. A "SECURE SECTION" header with a lock icon is positioned above the main content area. The page is divided into two primary sections: "Log on" on the left and "Register" on the right. The "Log on" section contains input fields for "User ID" and "Password", a "Remember me" checkbox, and a green "Log on" button. Below these are links for "Forgot your user ID?", "Forgot your password?", and "Merge your user accounts". The "Register" section features a list of benefits under the heading "Features", including access to personal information, investment monitoring, retirement planning tools, and a secure environment. A green arrow points from the "Log on" section towards the "Register" section, specifically highlighting a "Register" button located at the bottom of the features list. The "Can't log on?" section provides a phone number (1-800-968-3587) and service hours (Monday to Friday, 8:00 a.m. to 8:00 p.m. ET).

Desjardins  
Insurance  
Life • Health • Retirement

Français

SECURE SECTION

## 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 1-800-968-3587  
(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

Register

 **Desjardins**  
Insurance  
Life • Health • Retirement

## Registration for online services

**Step 1**  
Information

**Step 2**  
Validation

### Information

Create an account to access services and information about your group retirement savings.  
Be sure to have your group number and participant number on hand.

#### Identification

Last name

First name

Date of birth

Email

Group number ?

Choose one or the other identifier

☐ Participant number ?

☒ Employee number

**Your account**

Do you already have an online account with Desjardins Insurance? (Group insurance, Individual insurance or Desjardins Group pension plan)

☐ Yes ☒ No

Enter your group number **G003908**

Enter your employee number

### Your account

Do you already have an online account with Desjardins Insurance? (Group insurance, Individual insurance or Desjardins Group pension plan)

☐ Yes ☒ No

#### Create your account

Choose a user ID ?

Create a password ?

Password reminder ?


**Security question**

What is your mother's first name?


Create your account by choosing a user ID and a password



# Log on

Desjardins  
Insurance  
Life • Health • Retirement

Français


SECURE SECTION 

## Log on

User ID

☐ Remember me

Password

**Log on** 

[Forgot your user ID?](#)    **Can't log on?**

[Forgot your password?](#)    Give us a call at **1-800-968-3587**

[Merge your user accounts](#)    (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**

# Forgot your user ID or password?



Life • Health • Retirement

Français

SECURE SECTION 

## Log on

User ID

☐ Remember me

Password

**Log on**

[Forgot your user ID?](#) [Can't log on?](#)

[Forgot your password?](#) Give us a call at **1-800-968-3587**  
(Monday to Friday, 8:00 a.m. to 8:00 p.m. ET)


[Merge your user accounts](#)

## Register

### Features

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

**Register**



# Online access

**Desjardins Insurance**  
Life • Health • Retirement

Contact us | Français | Log out

My messages My profile

Home Wellness Centre My account My transactions My statements and documents

Home

Welcome  
**TEENA**

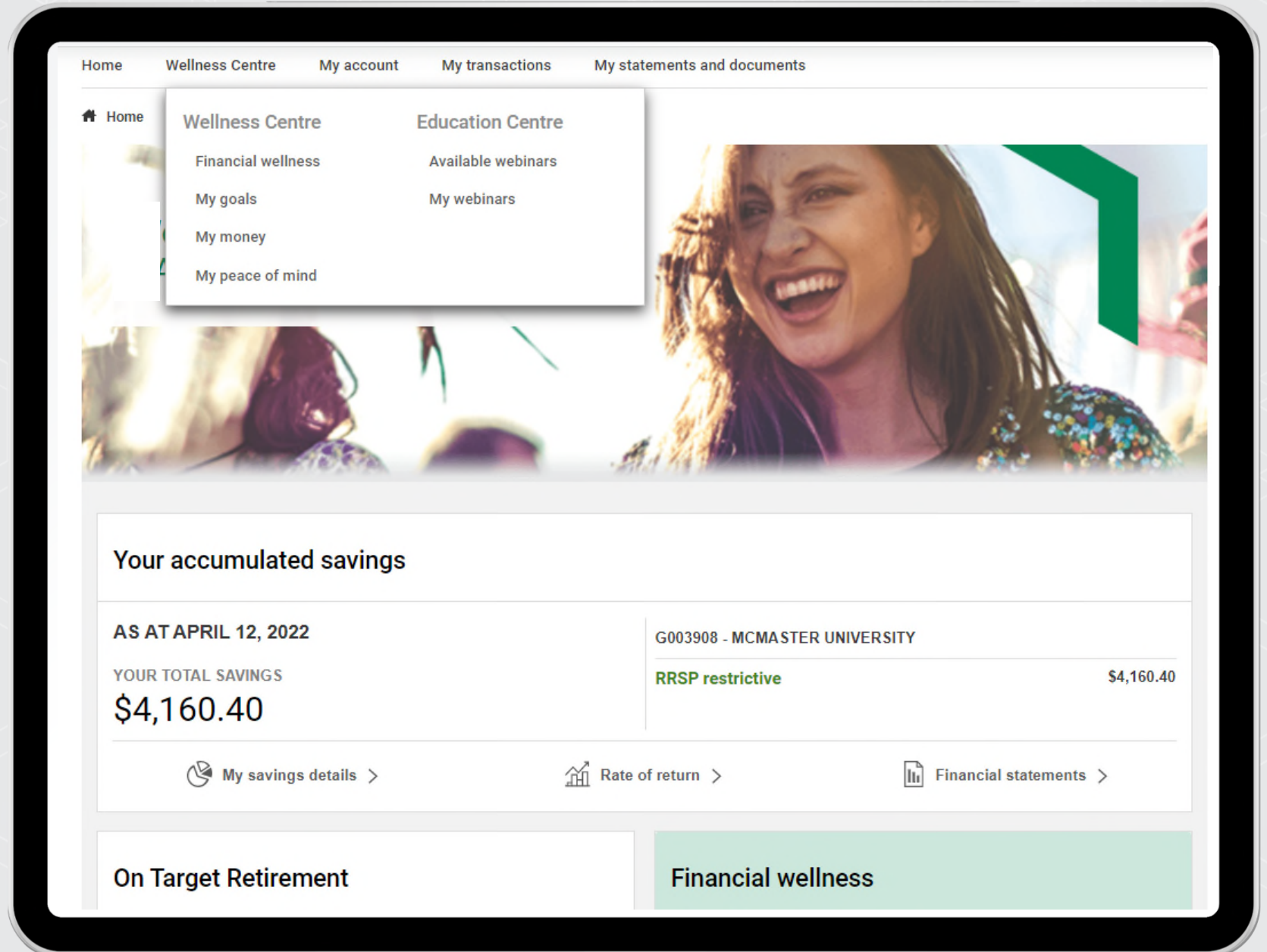
**Your accumulated savings**

AS AT APRIL 12, 2022	
YOUR TOTAL SAVINGS	
<b>\$4,160.40</b>	<b>G003908 - MCMASTER UNIVERSITY</b>
<b>RRSP restrictive</b>	<b>\$4,160.40</b>

Under **My profile**, you can change:

- Address
- Email
- Phone number
- Language preference
- Statement preference

# Online access

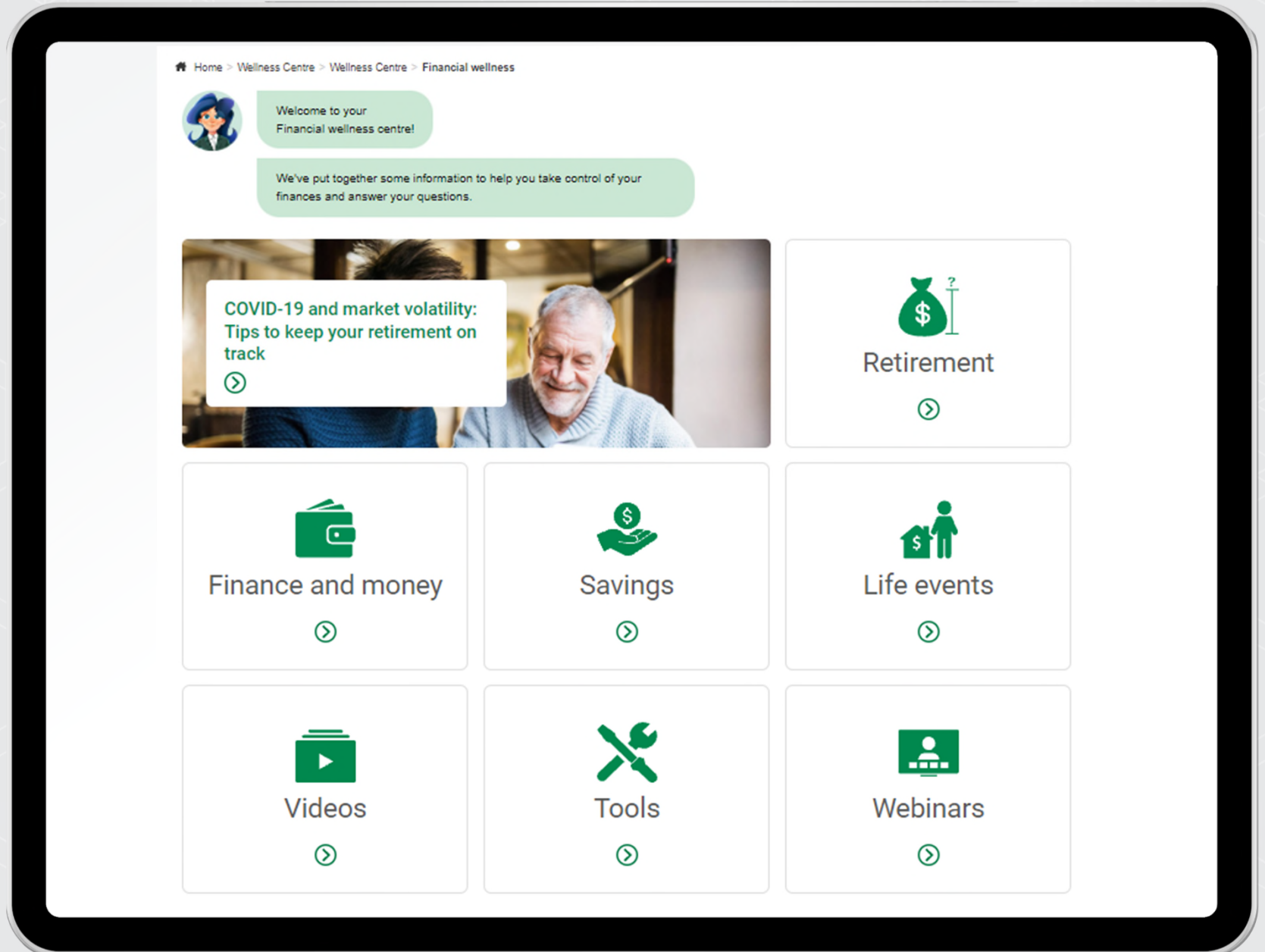




# Your Financial Wellness Centre



At Desjardins, we know you need to have the right skills and knowledge to manage your money successfully. We believe **you** are the key to your financial empowerment.



# Your Education Centre Online learning



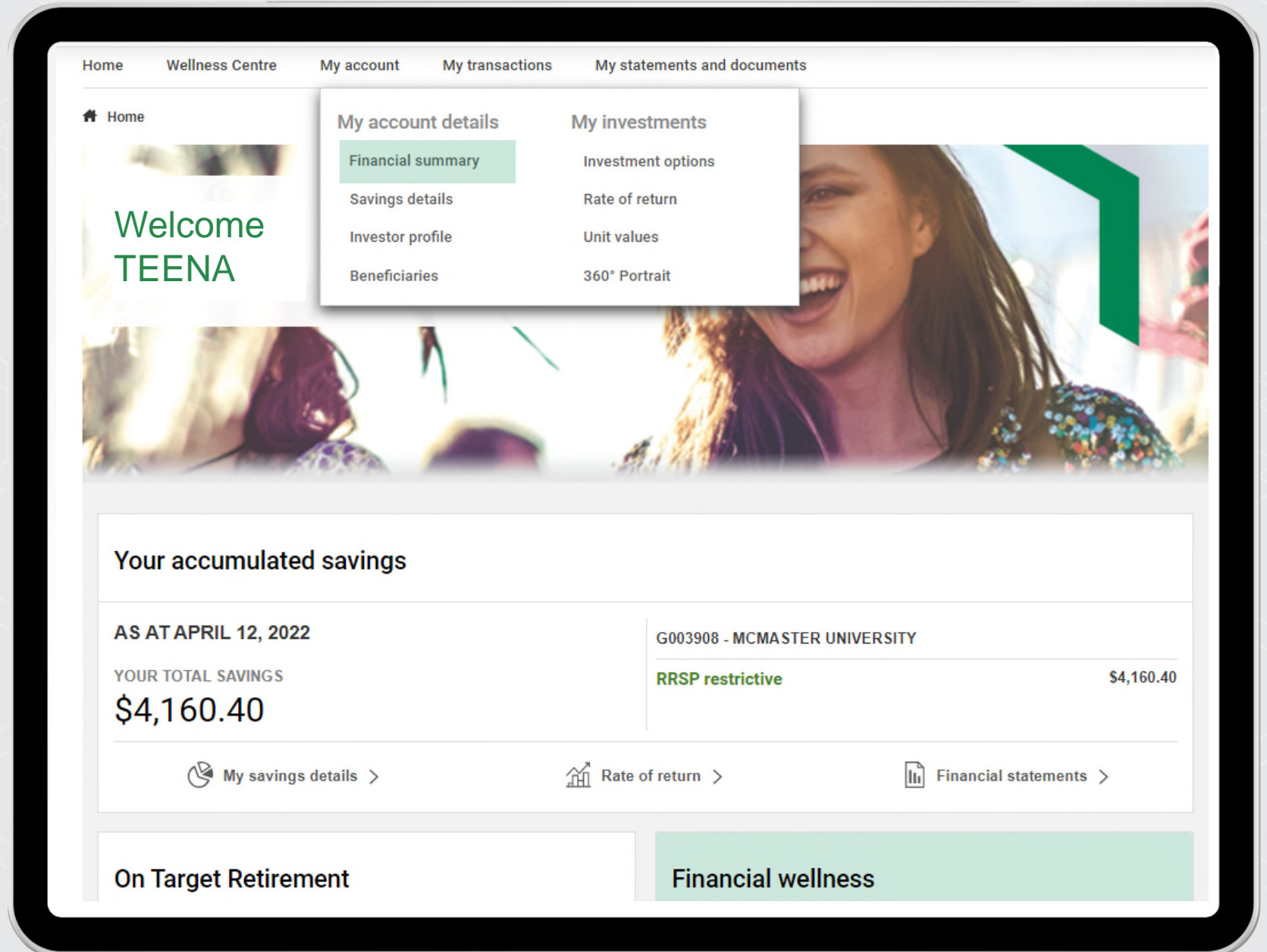
Want to learn more?  
Why not attend an online  
interactive webinar?  
**Sign up** at Wellness Centre/  
Education Centre/Available  
webinars

The screenshot shows a website for 'Your Education Centre'. At the top, there's a header with the title 'Your Education Centre' in green. Below it, a welcome message reads: 'Welcome to your Education Centre. Do you want to learn more about personal finance? Your Education Centre offers virtual and online courses you can take at your own pace. Sign up today. It's free!'. To the right of the text is a large image of a man with glasses and a beard wearing headphones. Below the header, there are two tabs: 'Your courses' and 'Available courses', with 'Available courses' being the active tab. Under this tab, a message states: 'Here are the virtual, online or in-class courses currently offered. Click on each one to learn more. To see courses offered in French, change the language to "Français" at the top of the home page.' Below this message is a list of four courses, each with a small thumbnail image, the course title, the instructor type, and a green arrow pointing right.

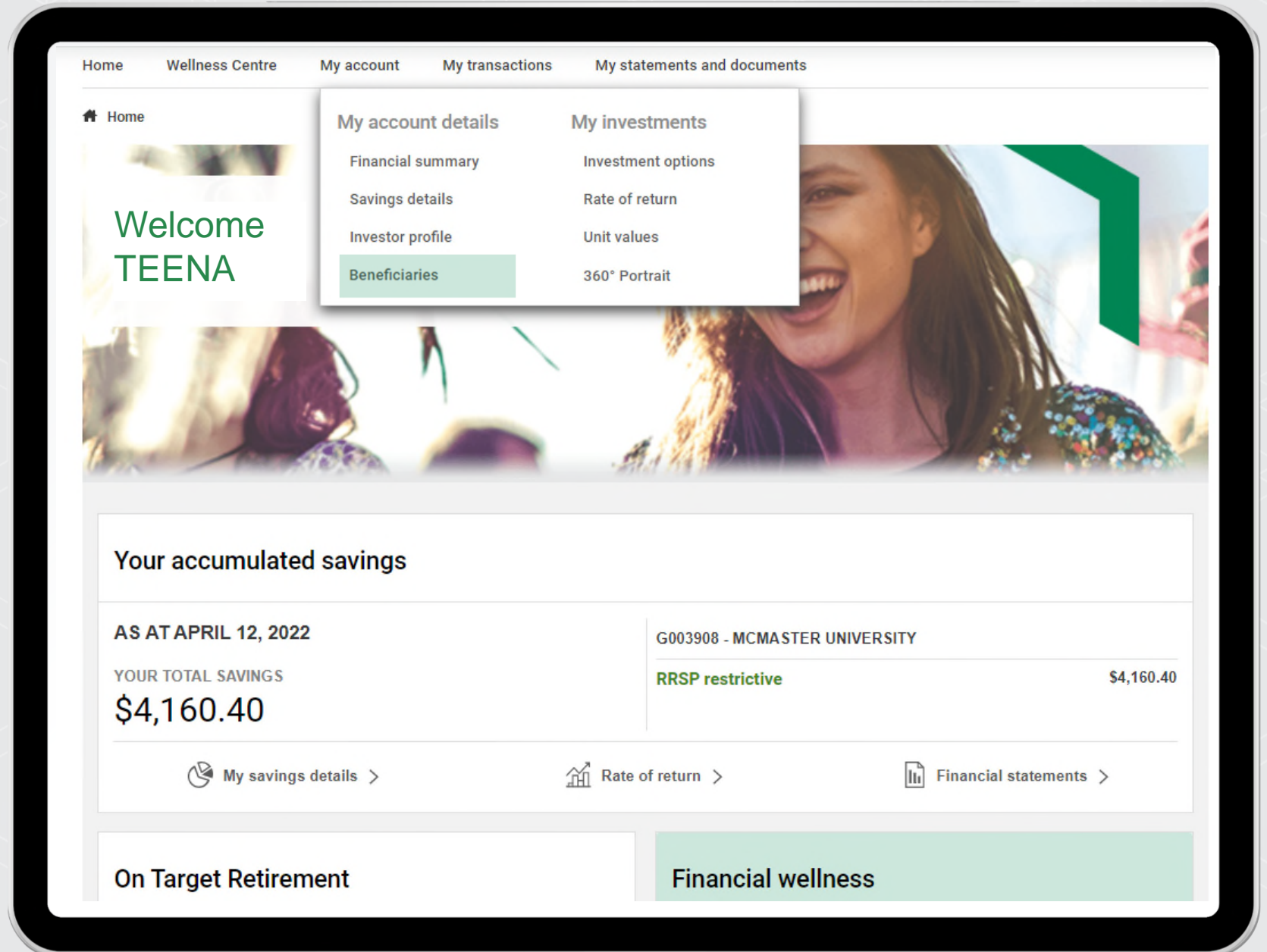
Course Image	Course Title	Instructor Type	Action
	GRS1001 - The ABCs of Investing	Instructor Led Course	>
	GRS1003 - Budgeting: Tips and Tricks	Instructor Led Course	>
	GRS1004 - Government pension benefit programs	Instructor Led Course	>
	GRS1005 - Converting your savings into retirement income	Instructor Led Course	>



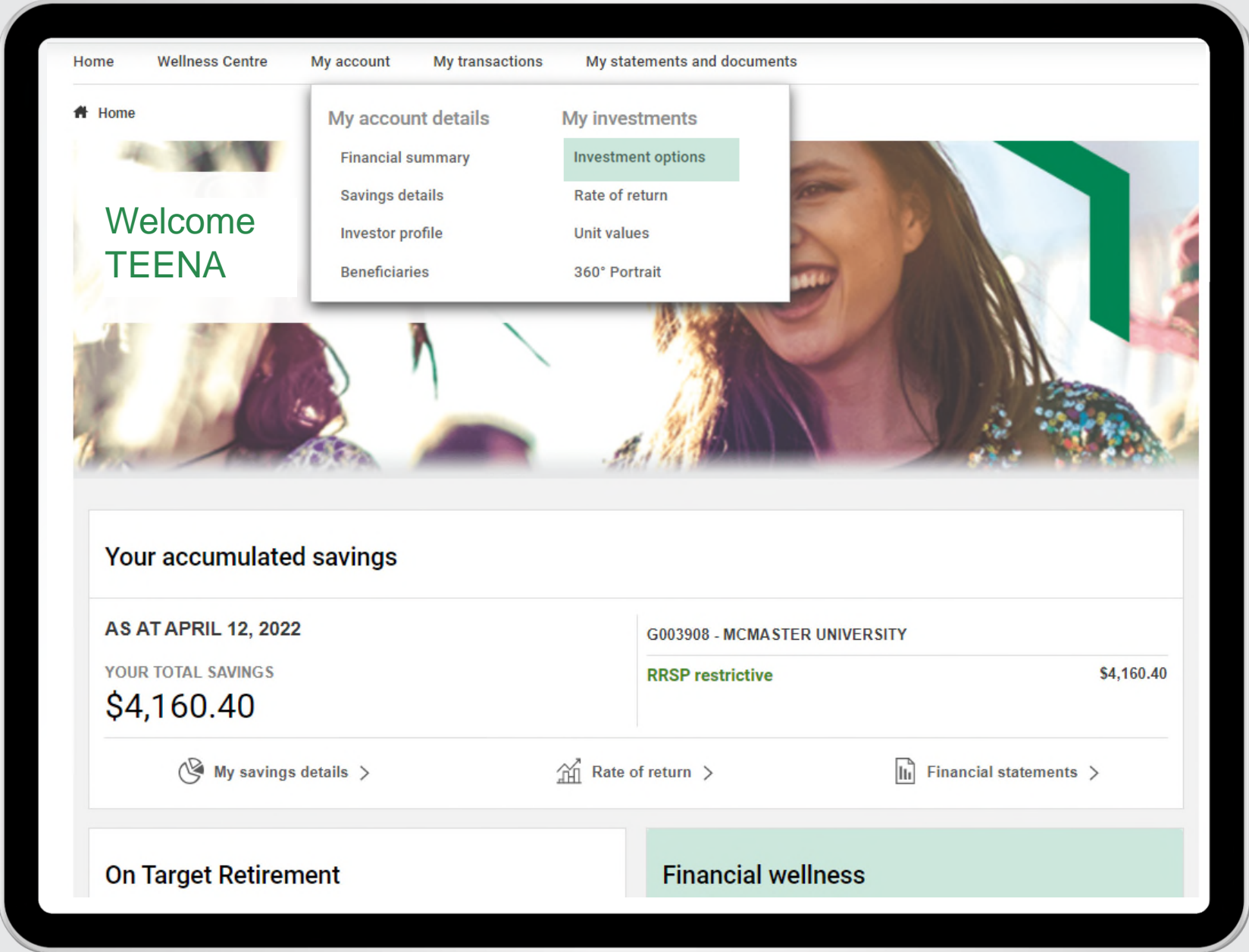
# My account



# My account

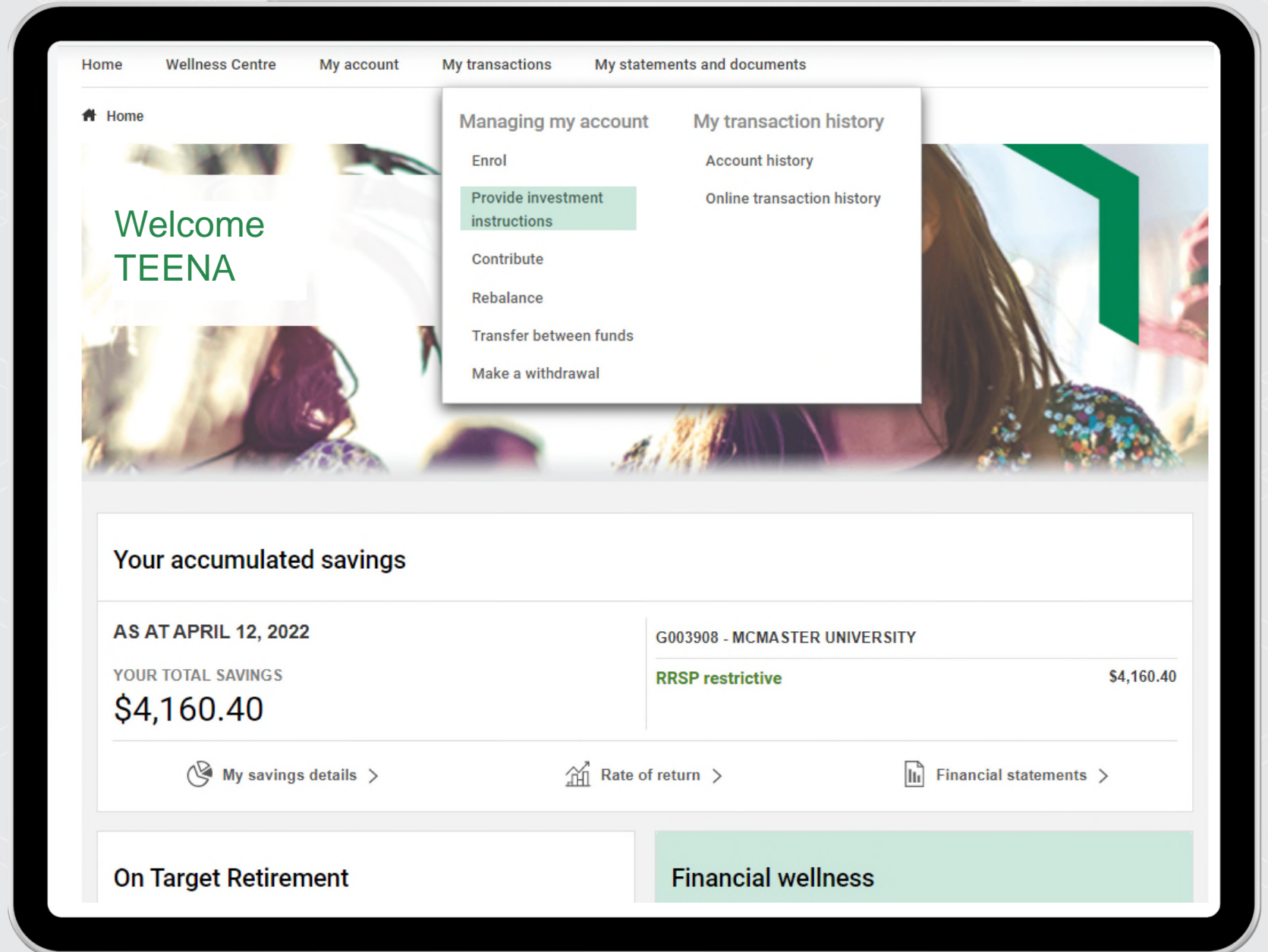


# My account

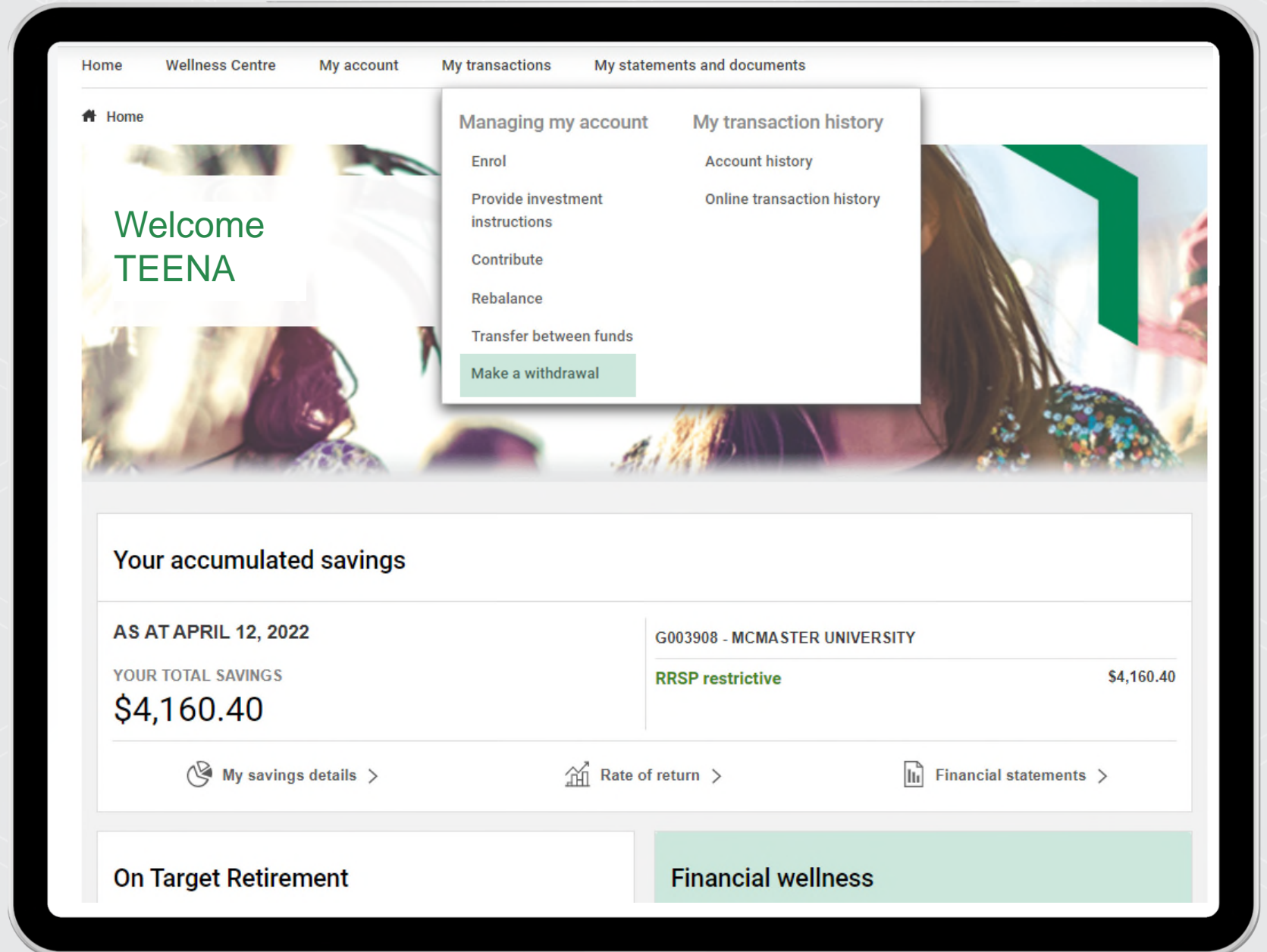




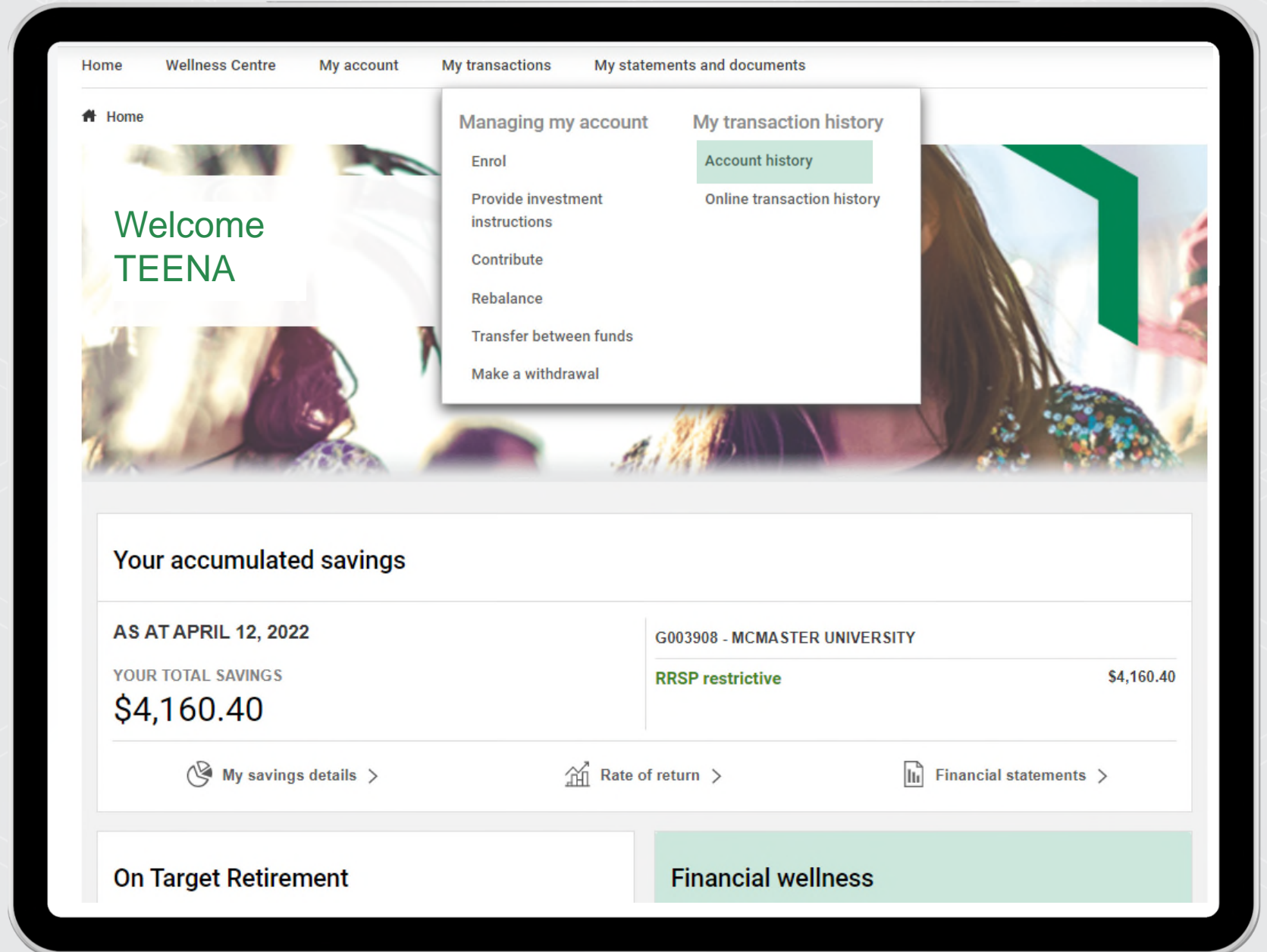
# My transactions



# My transactions

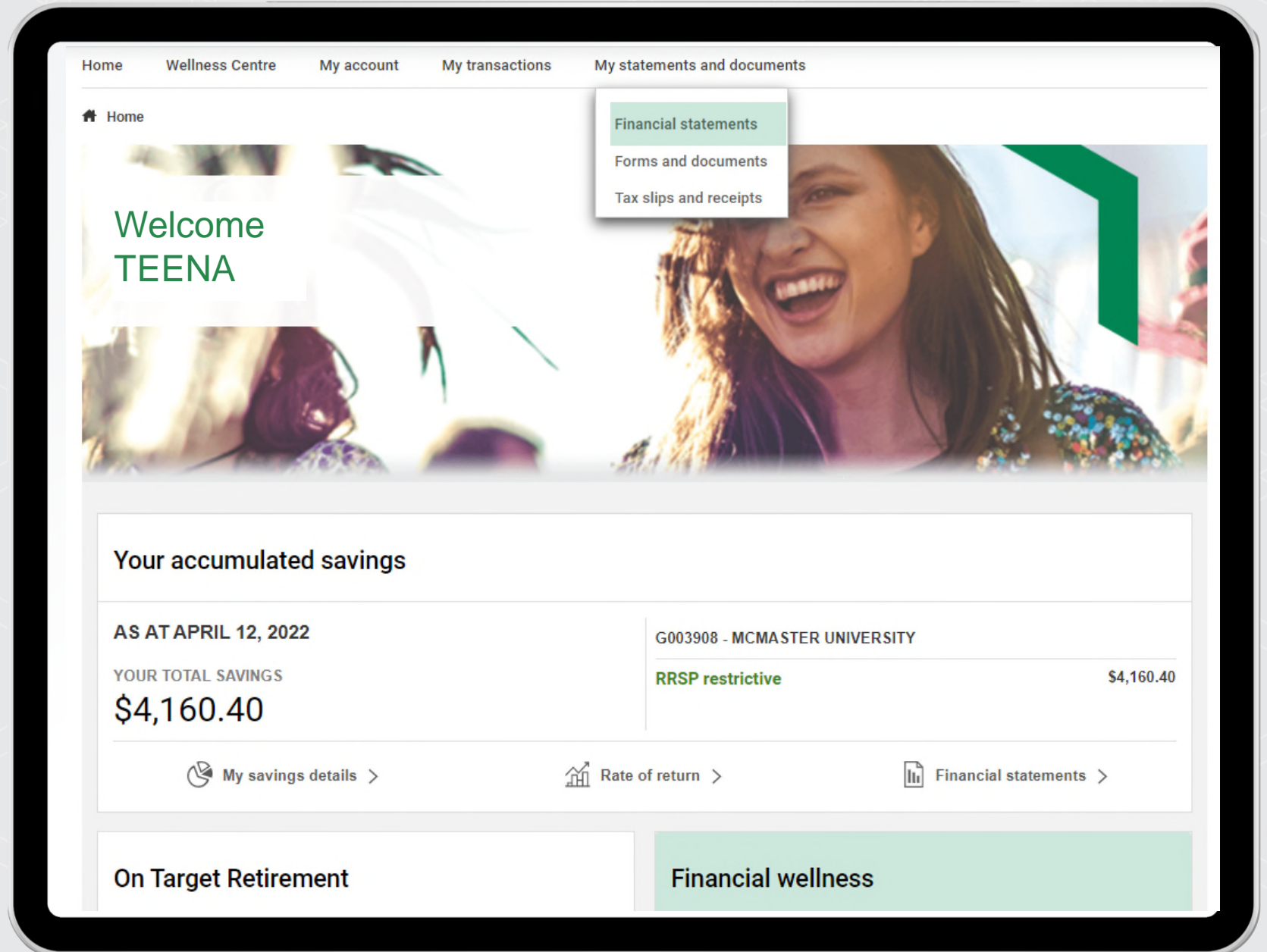


# My transactions

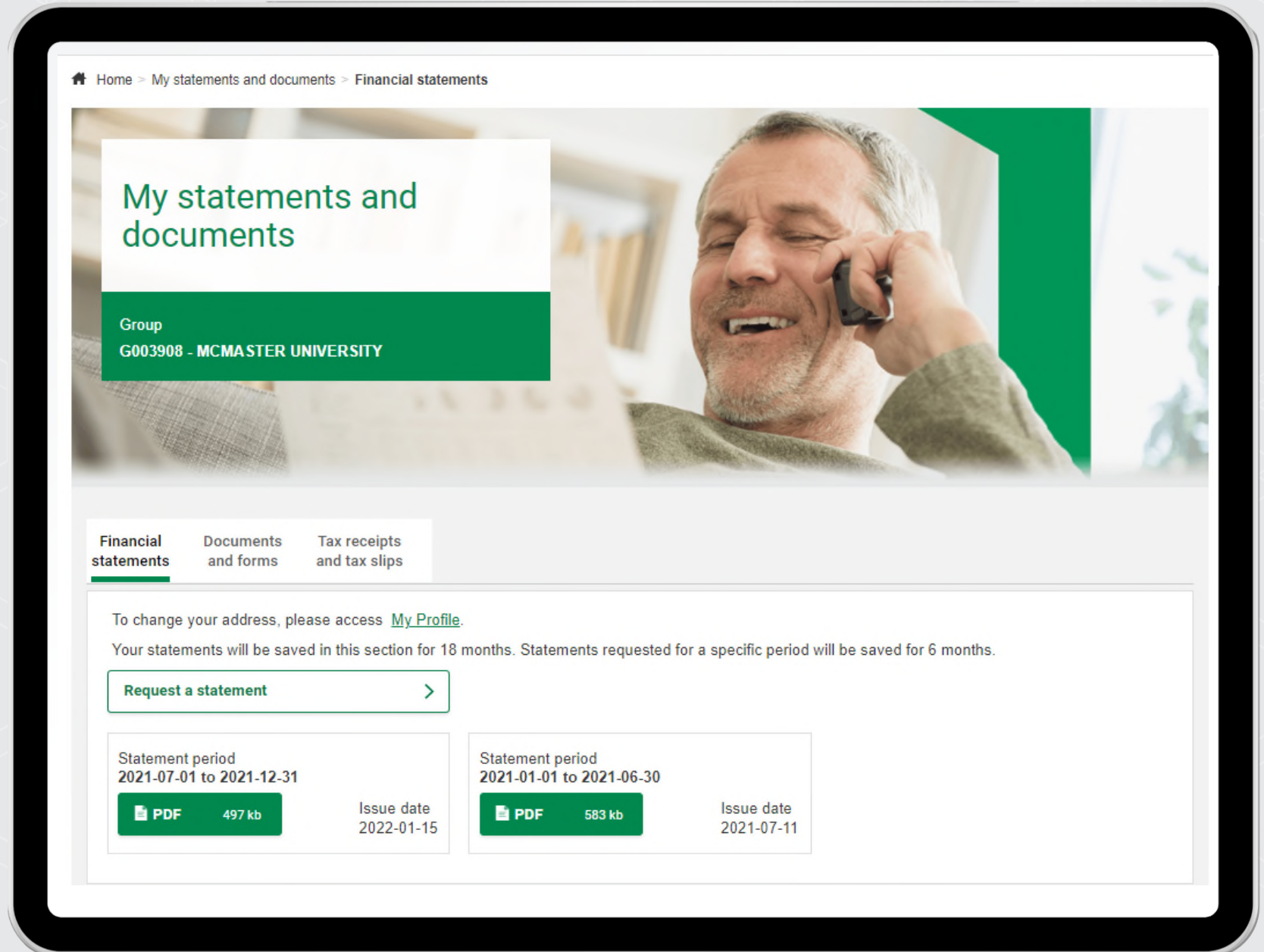




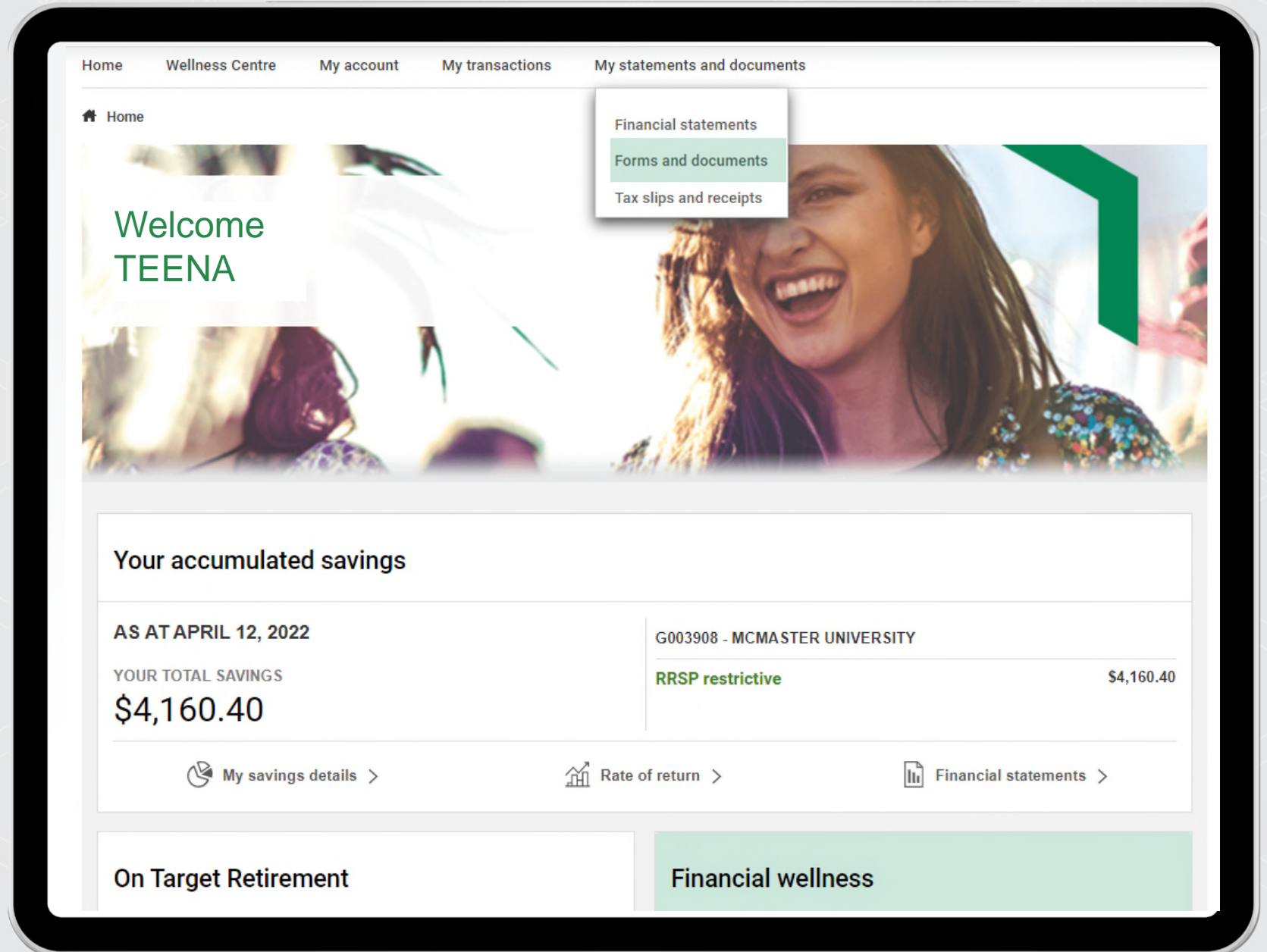
# My statements and documents



# My statements and documents

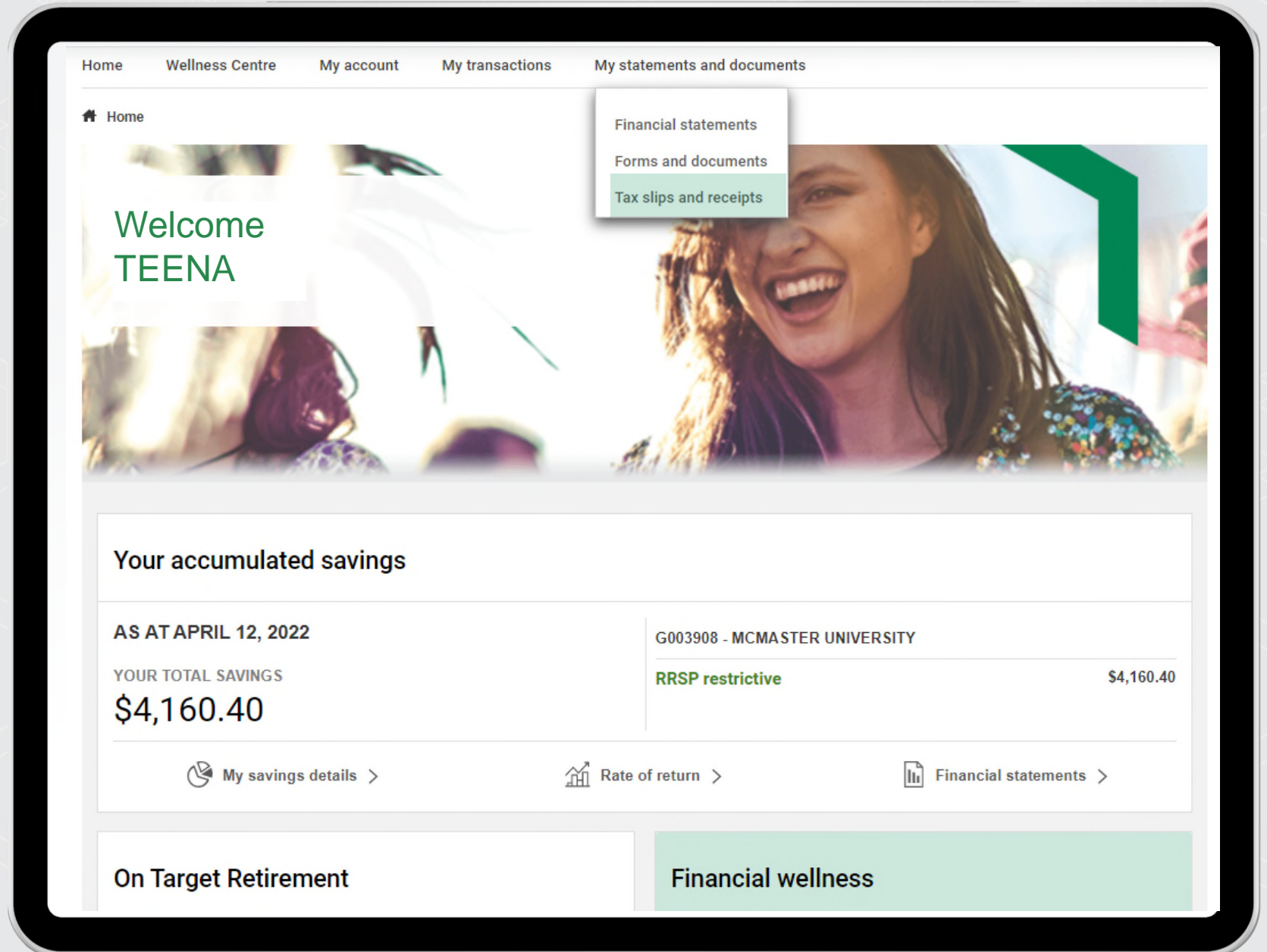


# My statements and documents

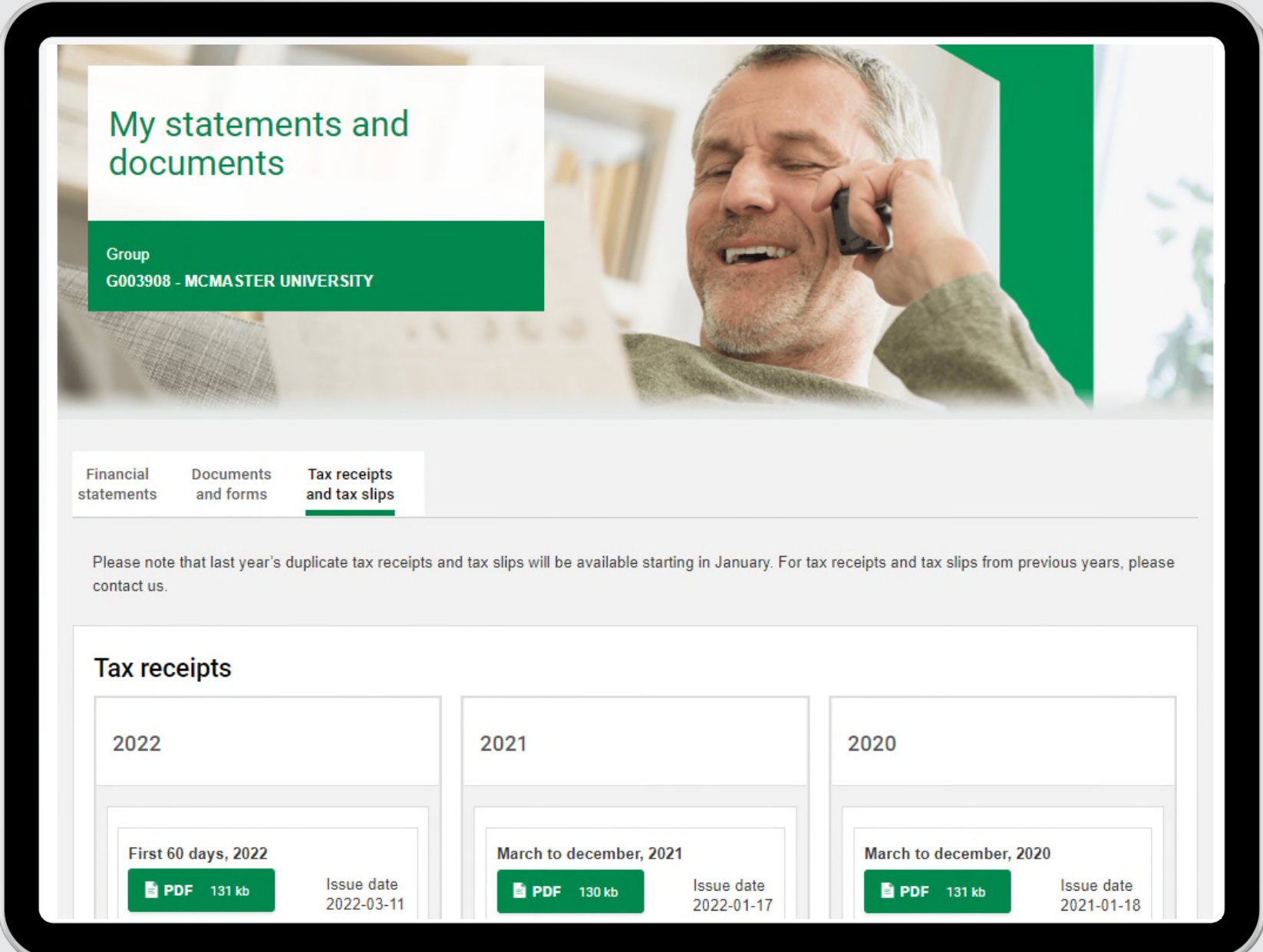




# My statements and documents



# My statements and documents



The screenshot displays a web interface for 'My statements and documents'. At the top, a header section features a background image of a man talking on a phone. Below this, a green bar contains the text 'Group G003908 - MCMASTER UNIVERSITY'. A navigation menu includes 'Financial statements', 'Documents and forms', and 'Tax receipts and tax slips', with the latter being the active selection. A notice states: 'Please note that last year's duplicate tax receipts and tax slips will be available starting in January. For tax receipts and tax slips from previous years, please contact us.' The main content area, titled 'Tax receipts', is organized into three columns for the years 2022, 2021, and 2020. Each column lists a specific period and provides a PDF download link with its size and the issue date.

2022	2021	2020
First 60 days, 2022	March to december, 2021	March to december, 2020
<a href="#">PDF 131 kb</a>	<a href="#">PDF 130 kb</a>	<a href="#">PDF 131 kb</a>
Issue date 2022-03-11	Issue date 2022-01-17	Issue date 2021-01-18



# Staying on track

## On Target Retirement



Target income  
\$31,990/year

Projected income  
\$27,007/year  
Likelihood of success: 75%

Recommended additional contribution:  
\$216/month

## Your retirement income

Your retirement income includes amounts coming from your savings, your other sources of income and your government plans.



Target income  
\$31,990/year

Projected income  
\$27,007/year  
Likelihood of success: 75%

Shortfall  
\$4,983

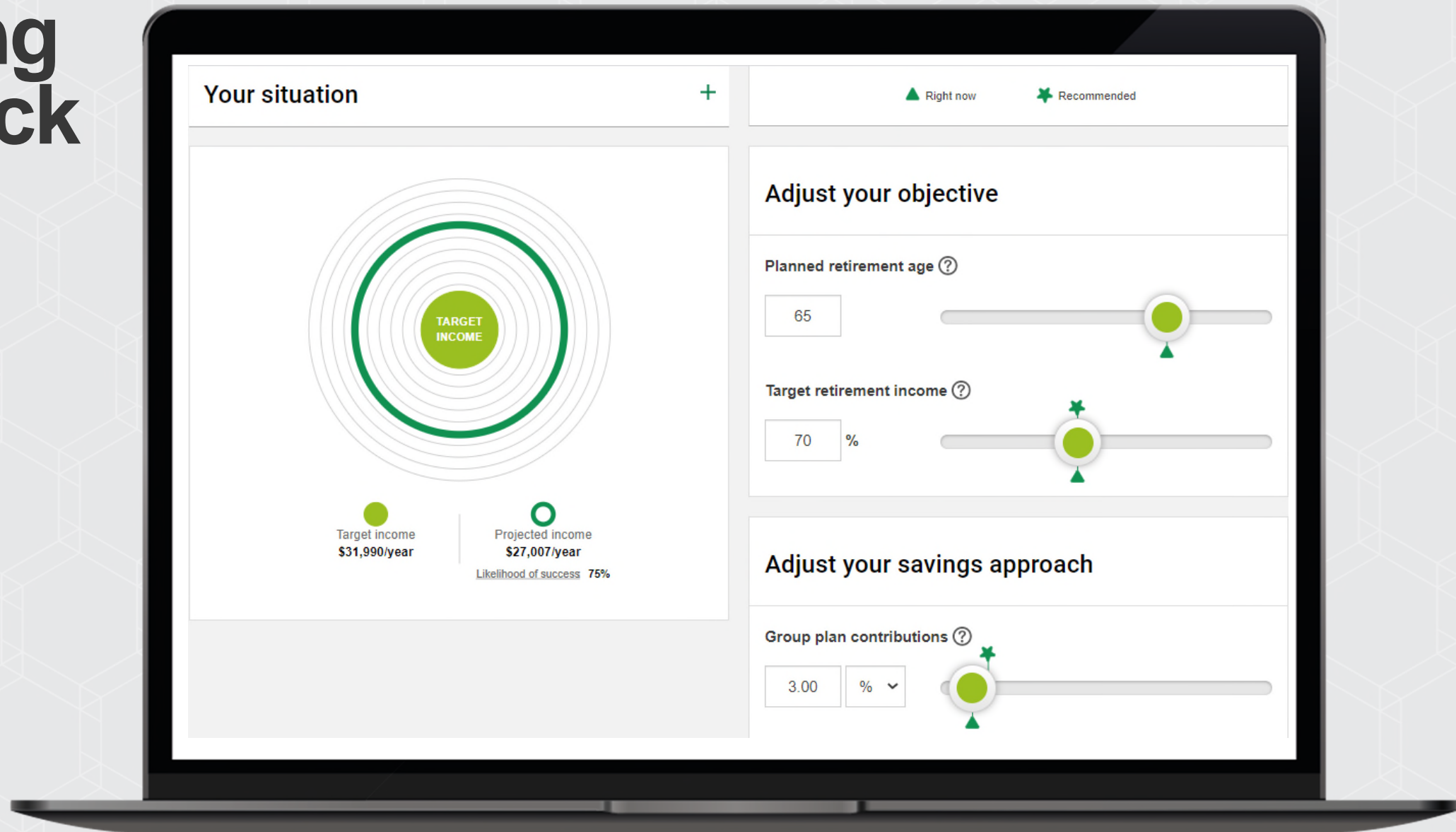
Retirement savings plans  
\$3,534/year

Other income sources  
\$0/year

Defined benefits  
\$0/year

Government plans  
(CPP, QPP, OAS)  
\$23,473/year

# Staying on track





A little tip to take control of  
your finances!

Download Omni!  
It's very easy!



# Desjardins Customer Contact Centre

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

Contact a representative at:

**1-800-968-3587**

**8 a.m. to 8 p.m. ET  
Monday to Friday**

## 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 Medial Associates
  - 0004 – TMG Members of the pension plan (voluntary contributions only)
  - 0005 – MUFA Office



# Let our Transition Team help

- The ins and outs of income products
- The tax implications of different income sources
- Balancing the need for secure income with investment opportunities
- Retirement planning for two and how to save on taxes
- The rules applying to locked-in savings and options to address liquidity needs



**1-877-585-3033**

8 a.m. to 5 p.m. ET  
Monday to Friday



**Email**

[yourtransition@dfs.ca](mailto:yourtransition@dfs.ca)





# 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



# Thank you!

If you'd like to schedule a  
one-on-one Teams meeting:  
[bit.ly/DesjardinsTeena](https://bit.ly/DesjardinsTeena)



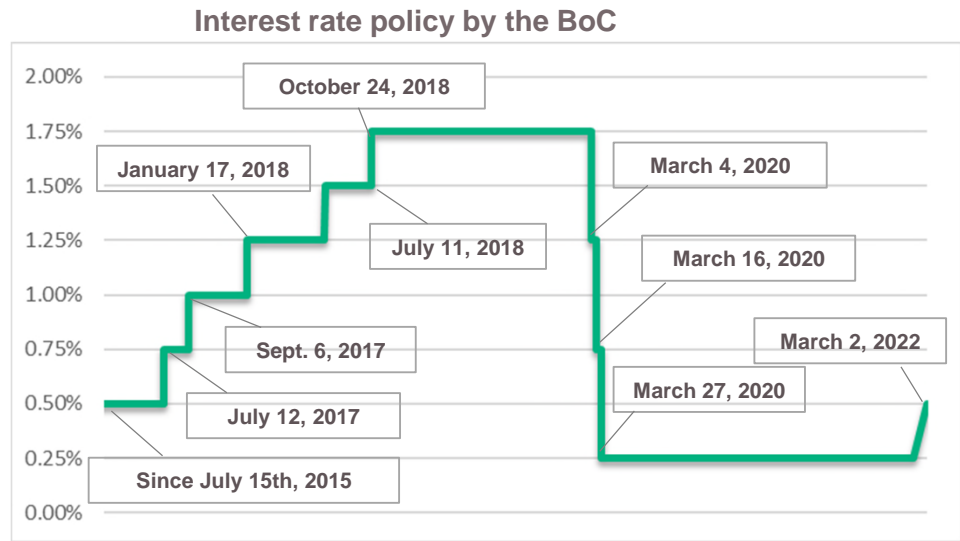
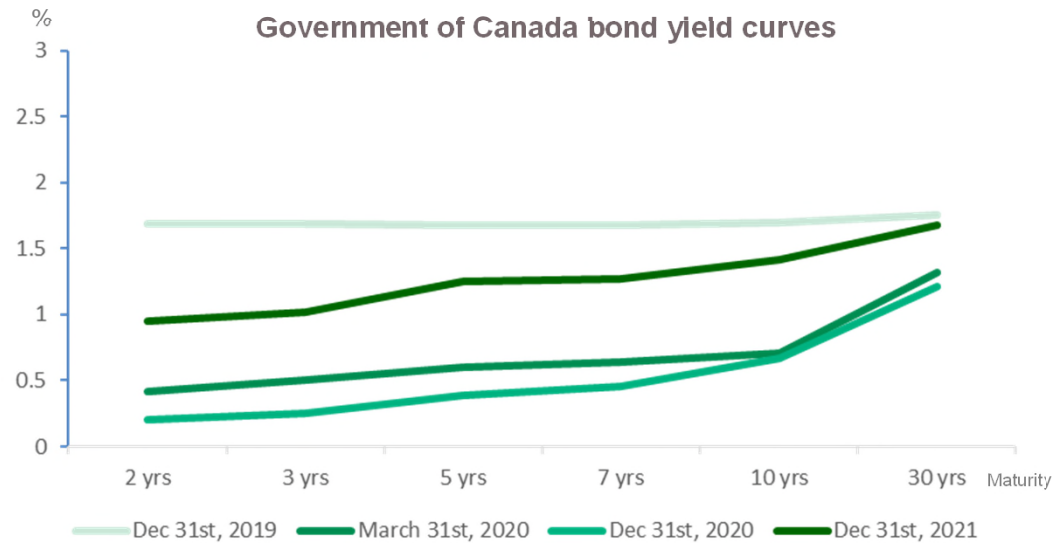
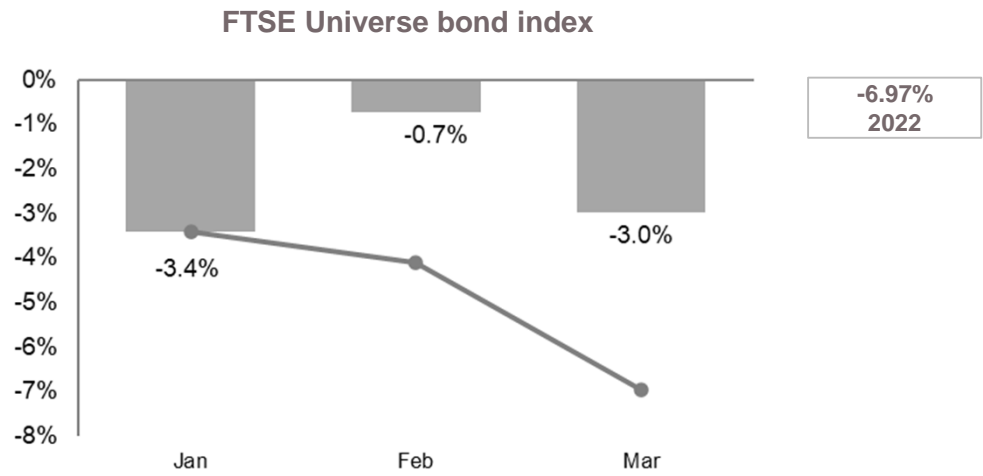
# Appendix





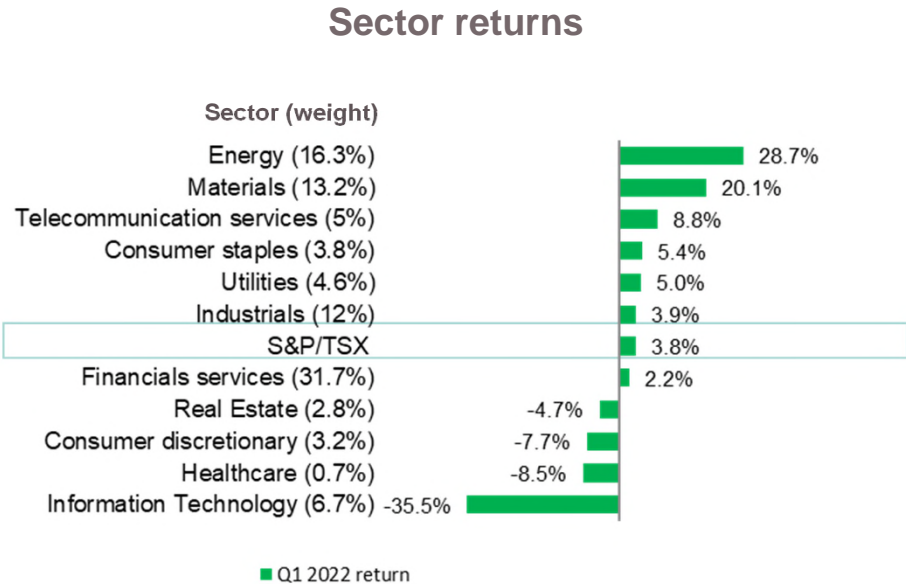
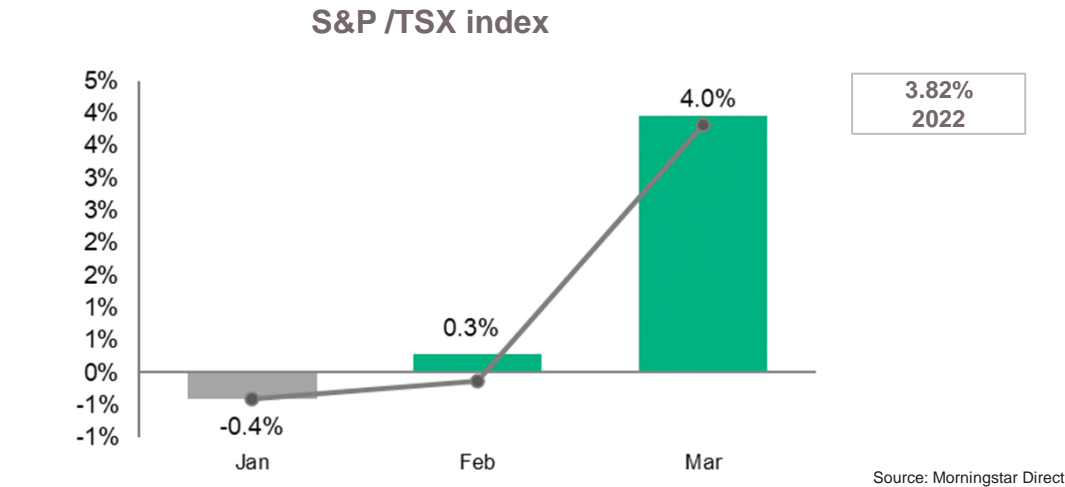
# Yield Curve

As at March 31<sup>st</sup>, 2022



# Canadian Stock Market – Returns

As at March 31<sup>st</sup>, 2022





# Returns by company type and market capitalization

As at March 31<sup>st</sup>, 2022

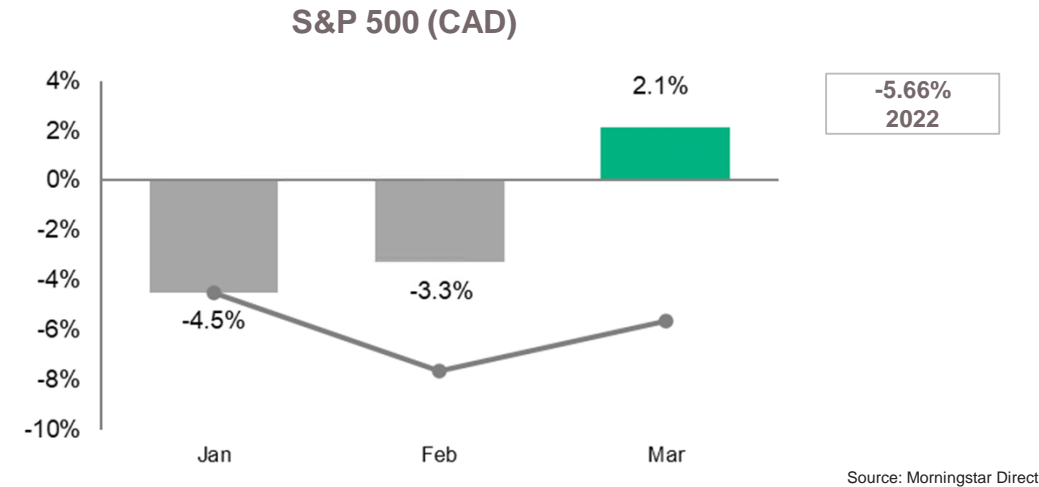
Companies registered on the S&P 500 index  
Returns in USD

	First quarter		
	Value	Core	Growth
Large Cap	1.63%	-5.99%	-13.55%
Mid Cap	4.85%	-5.13%	-16.01%
Small Cap	1.80%	-6.23%	-13.37%

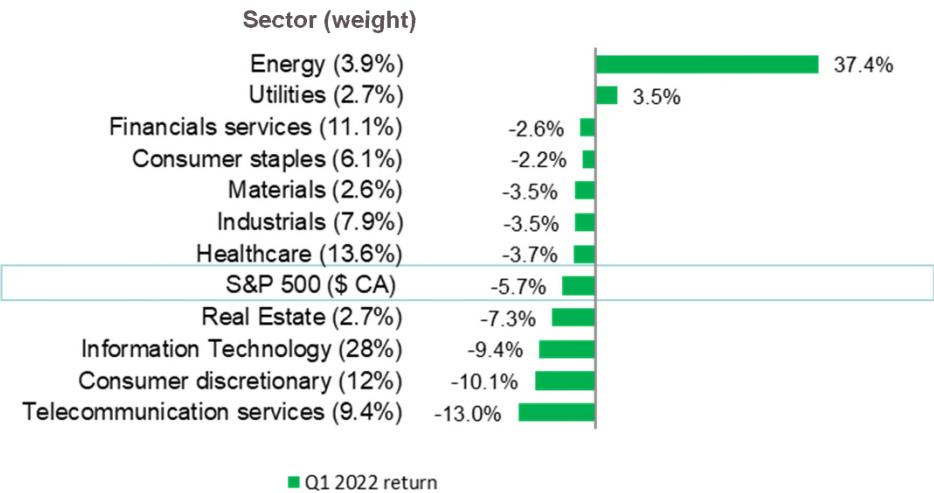
	1 year		
	Value	Core	Growth
Large Cap	12.12%	16.10%	5.79%
Mid Cap	15.42%	11.44%	-1.85%
Small Cap	10.50%	-1.00%	-13.87%

# U.S. Stock Market – Returns

As at March 31<sup>st</sup>, 2022



## Sector returns



# International Stock Market – Returns

As at March 31<sup>st</sup>, 2022

