



Bringing your dreams to life

with your workplace savings
plan

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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/Quebec Pension Plan (CPP/QPP)

Monthly
\$1,365
Maximum

\$832
Average

Annual
\$16,380
Maximum

\$9,984
Average



Old Age Security (OAS)

Monthly
\$713
Maximum

Annual
\$8,556
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
 - For transferred-in funds from other sources and additional voluntary contributions only, you may borrow funds against your RRSP balances for the purposes of the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP), according to the guidelines of those plans, including repayment of the applicable fees.
- 

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
 - Mandatory contributions directed to a Spousal RRSP cannot be withdrawn from the Plan
- Annual Management, Investment and Operating fees
 - 0.52% - 1.18%

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

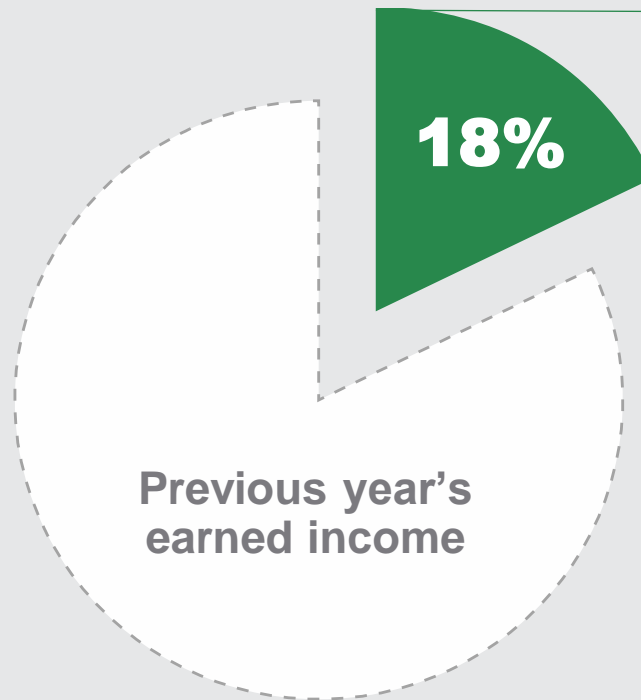


McMaster University

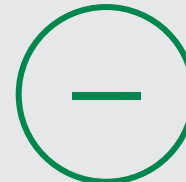
100% match

Your company savings plan and RRSP limits

RRSP
CONTRIBUTION
LIMIT



UNUSED CONTRIBUTION
ROOM



YOUR PENSION
ADJUSTMENT

2024 maximum
\$31,560

2023 maximum
\$30,780

For more info, check your Notice of Assessment or contact Canada Revenue Agency.



Voluntary payroll contributions to your RRSP

Example salary: \$40,000			
Weekly contributions	2% of salary	4% of salary	8% of salary
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 (www.dfs.ca/GroupPlanMember)
<ul style="list-style-type: none">• Before-tax contributions	<ul style="list-style-type: none">• After-tax contributions
<ul style="list-style-type: none">• Instant tax refund	<ul style="list-style-type: none">• Must wait to file your taxes to get your tax refund
<ul style="list-style-type: none">• Dollar cost averaging	<ul style="list-style-type: none">• Giving the government a tax-free loan
<ul style="list-style-type: none">• Easy and convenient	<ul style="list-style-type: none">• No control over unit values when contributions are made
<ul style="list-style-type: none">• Benefit from compounding over a longer period of time	<ul style="list-style-type: none">• May be difficult to come up with a lump sum amount and you may need to get an RRSP loan
	<ul style="list-style-type: none">• Compounding doesn't start until the contribution is made

How to make voluntary contributions to your RRSP

Payroll (McMaster)

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

Lump sum (www.dfs.ca/GroupPlanMember)

The screenshot shows the DFS Group Plan Member website interface. At the top, there is a navigation bar with links for Home, Wellness Centre, My account, My transactions, and My statements and documents. Below this, a dropdown menu for 'My transactions' is open, showing options like Enrol, Provide investment instructions, Rebalance, Transfer between funds, and Make a withdrawal. The 'Contribute' option is highlighted with a green box. Below the menu, there is a 'Contribute' section with a green header and text explaining contribution options. A green bar below this section identifies the group as 'G003908 - MCMASTER UNIVERSITY'. Below the 'Contribute' section, there is a 'Lump-sum and recurring contributions' section with a green header and text explaining how to make a lump-sum or recurring contribution. A green button labeled 'New contribution' 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

Managing my account My transaction history

Enrol Account history

Provide investment instructions Online transaction history

Contribute

Rebalance

Transfer between funds

Make a withdrawal

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.

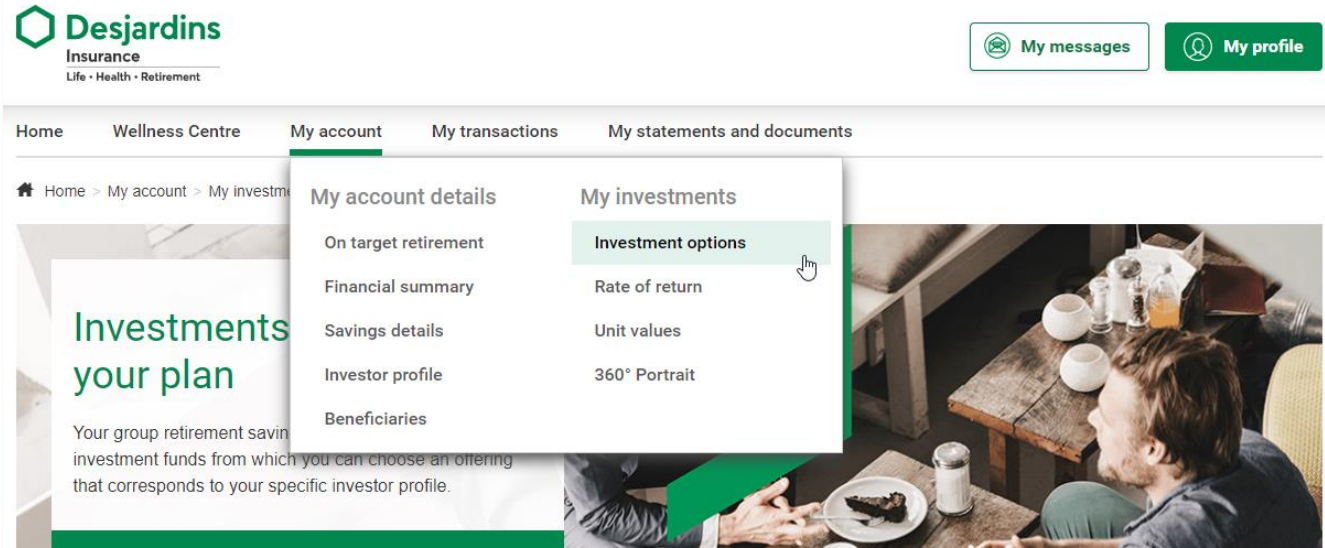
New contribution

Another way to contribute

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

List of available funds and fees

Home > My account > My investments > Investment options



Investment Management Fees (IMF)

Range from 0.52% to 1.18% per year

Note (*) The fees displayed are the latest ones calculated for your plan. They may vary depending on the funds and plans selected.
 Note (**) Returns are calculated after the fund's operating expenses, but before the investment and management fees. Past performance is no assurance or indicator of future returns.

Guaranteed funds

Guaranteed funds have a fixed interest rate. You'll receive the capital you invested plus interest at the end of a given period.

Important: If you withdraw or transfer funds **before the end of the term**, the amount that you receive or that will be transferred could be lower or higher than the accumulated sum because the value of your investment will be determined based on the interest rates in effect at the time of the withdrawal (or transfer) and on the number of days remaining before the end of the term. See our [simplified example](#) for more details.

Fund	Interest rate on May 1, 2024
156 Guaranteed Fund 5 Years	4.55 %
158 Guaranteed Fund 3 Years	4.55 %
160 Guaranteed Fund 1 Year	4.70 %

Pooled fund

Pooled funds include diverse securities with different levels of risk. See the PDF for each fund for a closer look at its volatility and corresponding investor profile.

Returns and invested capital aren't guaranteed.

Fund	Annual Management*, Investment and Operating fees	Annualized gross rates of return as at April 30, 2024 **			
		Last year	Last 3 years	Last 5 years	Last 10 years

Portfolios of funds					
300 - DFS BlackRock® LifePath® Retirement Index I	0.77 %	4.67 %	1.60 %	3.38 %	4.34 %
303 - DFS BlackRock® LifePath® 2025 Index	0.77 %	5.12 %			
304 - DFS BlackRock® LifePath® 2030 Index	0.78 %	6.95 %			
305 - DFS BlackRock® LifePath® 2035 Index	0.79 %	8.66 %			
306 - DFS BlackRock® LifePath® 2040 Index	0.80 %	10.37 %			
307 - DFS BlackRock® LifePath® 2045 Index	0.80 %	12.08 %			
317 - DFS BlackRock® LifePath® 2050 Index	0.80 %	13.36 %			
342 - DFS BlackRock® LifePath® 2055 Index	0.81 %	13.96 %			
394 - DFS BlackRock® LifePath® 2060 Index	0.81 %	13.97 %			
Responsible Investment					
440 - Desjardins Sustainable Fixed Income	0.78 %	1.67 %			
Fixed Income					
213 - DGAM Money Market	0.52 %	5.32 %			
248 - DFS BlackRock® Universe Bond Index	0.58 %	-0.96 %			
Canadian Equity					
320 - CC&L Canadian Equity	0.81 %	10.06 %			
Foreign Equity					
207 - Fiera Global Equity	0.92 %	13.30 %			
260 - DFS BlackRock® MSCI EAFE Equity Index	0.65 %	10.84 %			
262 - Baillie Gifford International Equities	1.18 %	5.16 %			
274 - DFS BlackRock® U.S. Equity Index (Reg)	0.58 %	24.16 %			
Balanced Funds					
210 - Jarislowsky Fraser Balanced	0.73 %	8.79 %			

DFS BlackRock® LifePath® 2045 Index Fund

Performance Analysis as of November 30, 2022

Annualized Return %

Year	11/2002	11/2003	11/2004	11/2005	11/2006	11/2007	11/2008	11/2009	11/2010	11/2011	11/2012	11/2013	11/2014	11/2015	11/2016	11/2017	11/2018	11/2019	11/2020	11/2021	11/2022	YTD	Calendar Year
Fund	11.7	20.5	14.3	8.6	8.4	10.7	-1.5	20.1	8.9	18.2	4.9	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1
Benchmark	11.6	20.5	14.7	8.4	8.2	10.6	-1.7	20.0	8.8	18.2	-2.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1

Portfolio Analysis as of November 30, 2022

Asset Allocation

Category	% Assets
Cash	1.1
Fixed Income	9.0
Canadian Equity	16.6
U.S. Equity	68.0
International Equity	2.8
Other	0.4

Equity Style

Style	Value	Weight
Value	100	100
Mid-Cap	0	0
Small-Cap	0	0
Micro-Cap	0	0

Fixed Income Style

Style	Value	Weight
Govt	100	100
Corp	0	0
High-Yield	0	0
Emerging	0	0

Top Five Countries

Country	% Assets
United States	51.5
Canada	18.6
Japan	4.8
United Kingdom	3.3
China	2.8

Global Equity Sectors

Sector	% Assets
Utilities	4.5
Energy	7.6
Financials	15.8
Materials	5.4
Consumer Discretionary	9.1
Consumer Staples	8.2
Communication Services	6.1
Industrials	9.9
Health Care	9.8
Information Technology	15.5
Real Estate	9.8
Unclassified	0.0

Lower fees mean more money for you

Example

Bi-weekly contribution for 30 years: \$50

Total contributions: \$39,000

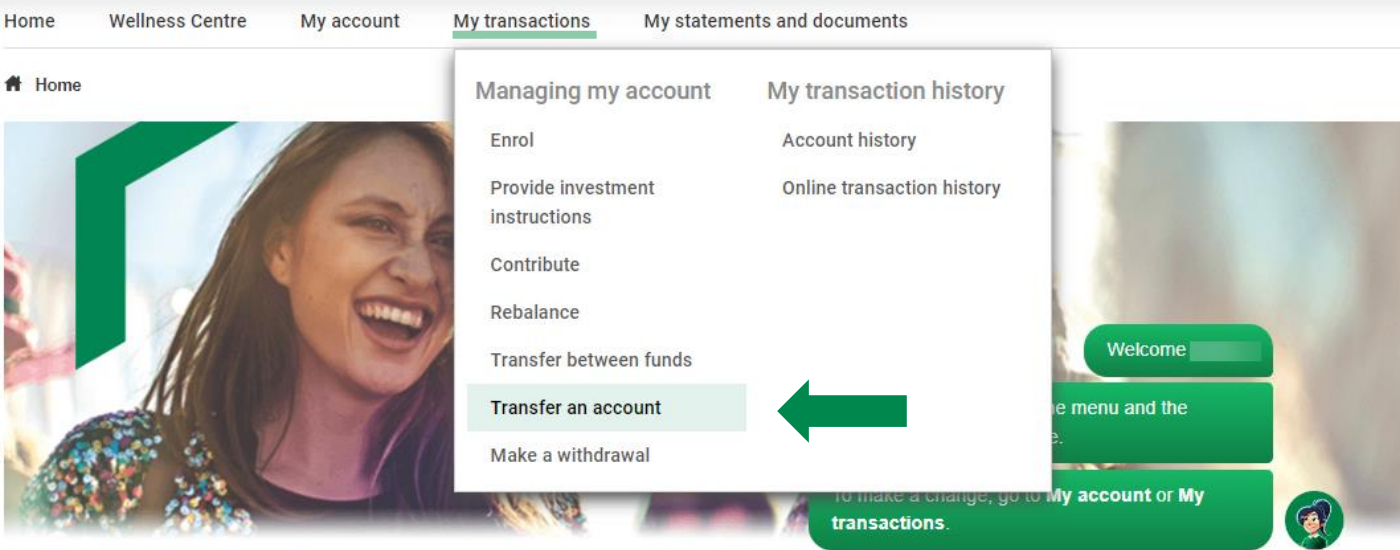
Investment and management fees for a balanced fund

	McMaster Plan	Non-McMaster plan
	0.73%	2.25%
Balance after 30 years	\$95,253	\$72,562
Difference	\$22,691	

Assumes annual compound return is 6%.

For illustration purposes only - does not promise any guarantees or rights to the benefits.

Online Transfer Form available



The screenshot shows the DFS website interface. At the top, there is a navigation bar with links for Home, Wellness Centre, My account, My transactions (underlined), and My statements and documents. Below this, a dropdown menu is open under 'My transactions', listing options: Enrol, Provide investment instructions, Contribute, Rebalance, Transfer between funds, **Transfer an account** (highlighted with a green arrow), and Make a withdrawal. The background features a smiling woman and a green 'Welcome' message. Below the menu, a section titled 'Your accumulated savings' displays the date 'AS AT MAY 30, 2024' and 'YOUR TOTAL SAVINGS \$20,305.71'. To the right, it shows 'G003908 - MCMaster UNIVERSITY' with an 'RRSP restrictive' status and a balance of '\$20,305.71'. At the bottom, there are three links: 'My savings details >', 'Rate of return >', and 'Financial statements >'.

Home Wellness Centre My account My transactions My statements and documents

Home

Managing my account My transaction history

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

Account history

Online transaction history

Welcome

... menu and the

... to make a change, go to My account or My transactions.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS

\$20,305.71

G003908 - MCMaster UNIVERSITY

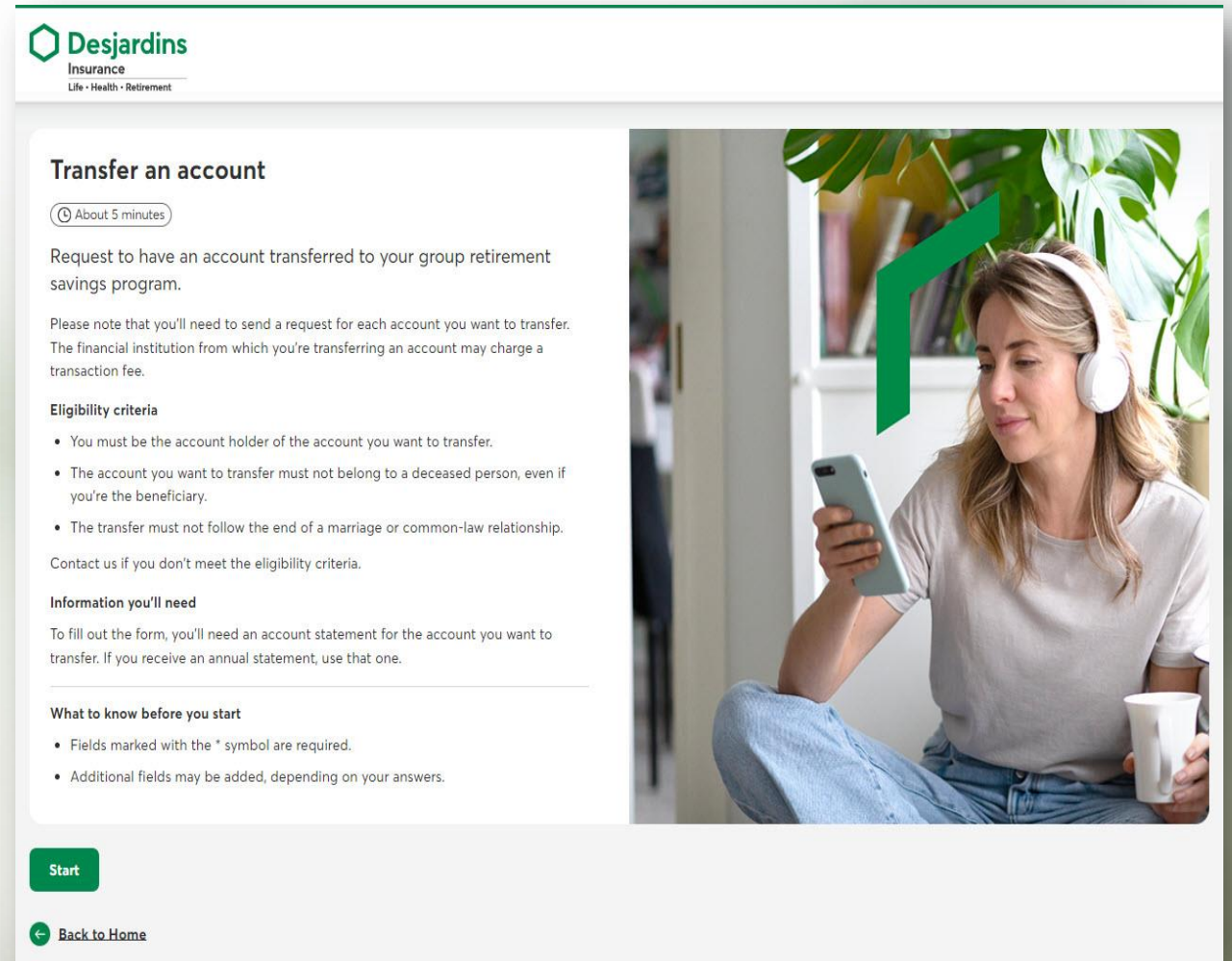
RRSP restrictive **\$20,305.71**

My savings details > Rate of return > Financial statements >

www.dfs.ca/GroupPlanMember, go to My transactions > Transfer an Account

Online Transfer Form available

- Online process
- Smart form with checks and balances
- Proactive updates from Desjardins (via email) as to where the request is in the queue



The screenshot displays the Desjardins Insurance website interface for the 'Transfer an account' form. The page features the Desjardins logo at the top left, followed by the title 'Transfer an account' and a timer indicating 'About 5 minutes'. The main content area includes a brief description of the transfer process, a note about transaction fees, and a section for 'Eligibility criteria' with three bullet points. Below this is a section for 'Information you'll need' and 'What to know before you start' with two bullet points. At the bottom of the form, there are two buttons: a green 'Start' button and a 'Back to Home' link with a left-pointing arrow. To the right of the text is a photograph of a woman wearing headphones and holding a smartphone, with a large green arrow graphic pointing towards her.

Desjardins
Insurance
Life • Health • Retirement

Transfer an account

⌚ About 5 minutes

Request to have an account transferred to your group retirement savings program.

Please note that you'll need to send a request for each account you want to transfer. The financial institution from which you're transferring an account may charge a transaction fee.

Eligibility criteria

- You must be the account holder of the account you want to transfer.
- The account you want to transfer must not belong to a deceased person, even if you're the beneficiary.
- The transfer must not follow the end of a marriage or common-law relationship.

Contact us if you don't meet the eligibility criteria.

Information you'll need

To fill out the form, you'll need an account statement for the account you want to transfer. If you receive an annual statement, use that one.

What to know before you start

- Fields marked with the * symbol are required.
- Additional fields may be added, depending on your answers.

[Start](#)

[← Back to Home](#)

www.dfs.ca/GroupPlanMember, go to My transactions > Transfer an Account

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

Consider a
BlackRock LifePath

If you answered YES
to all three questions

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

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

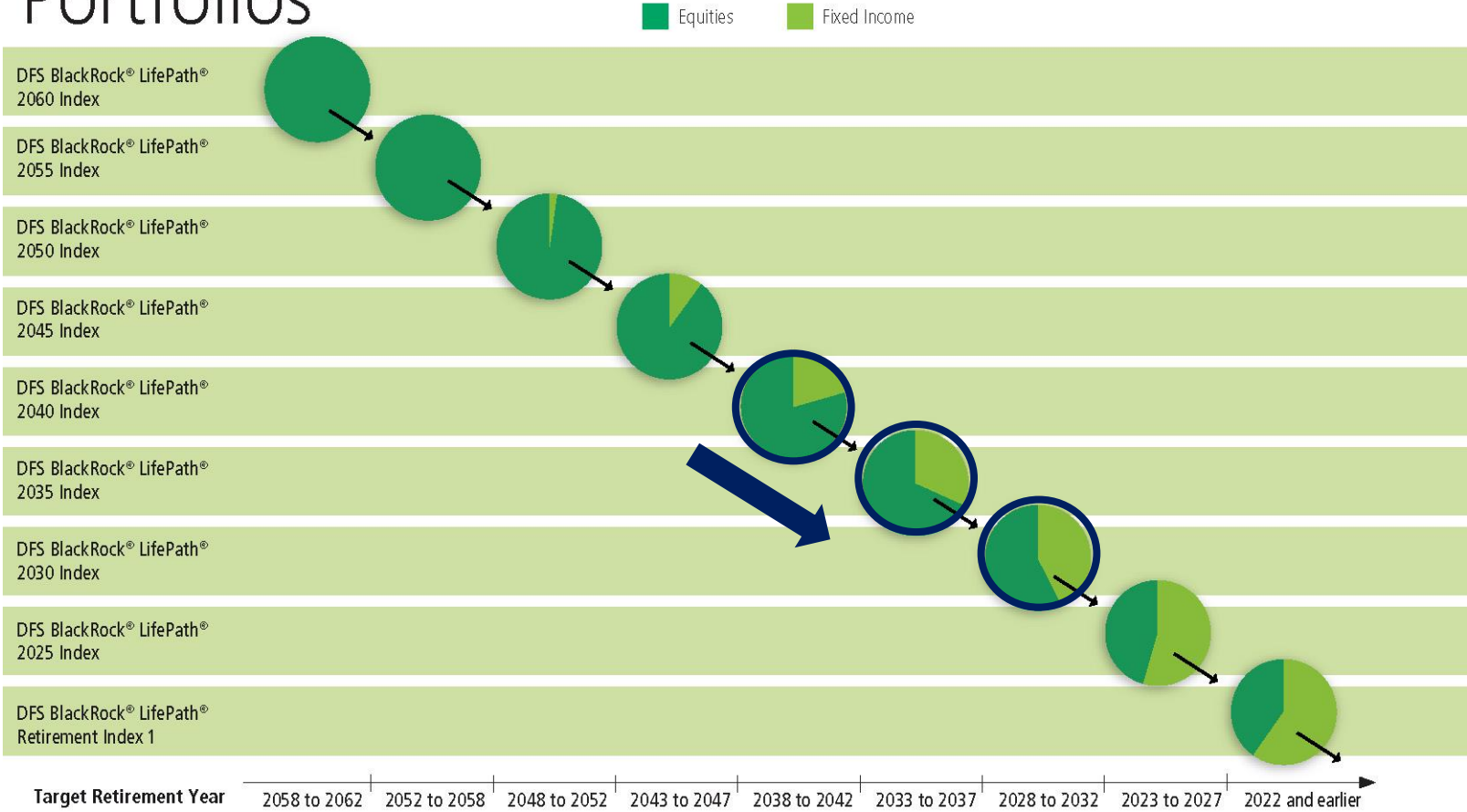


LifePaths auto-adjust over time

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



Portfolios



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?

+ 2024

2032

Round to closest retirement year

STEP 4

Pick the fund closest to your retirement year

DFS BlackRock 2025 LifePath

DFS BlackRock 2030 LifePath

DFS BlackRock 2035 LifePath

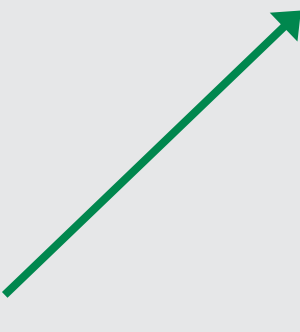
DFS BlackRock 2040 LifePath

DFS BlackRock 2045 LifePath

DFS BlackRock 2050 LifePath

DFS BlackRock 2055 LifePath

DFS BlackRock 2060 LifePath



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.

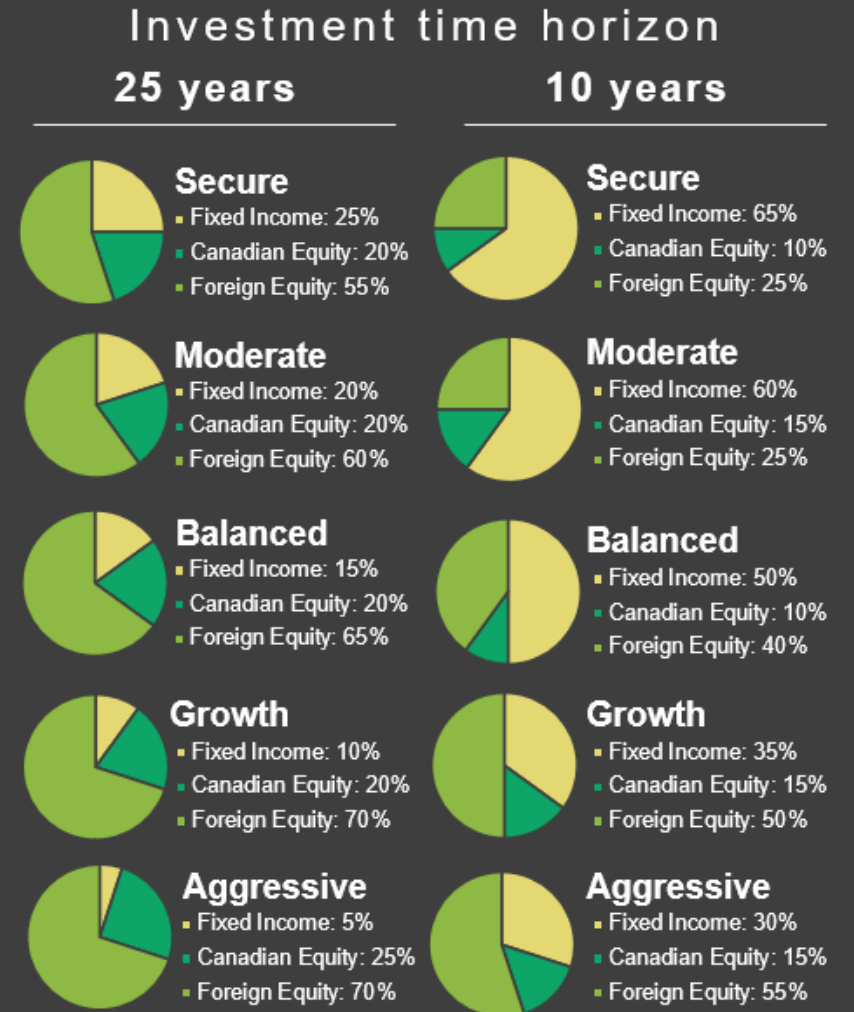
2. Choose a fund portfolio or combination of funds

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.

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">• 1, 3 and 5 year
Fixed income	<ul style="list-style-type: none">• DGIA Money Market• Desjardin Sustainable Fixed Income Fund• DFS BlackRock Universe Bond Index
Canadian equity	<ul style="list-style-type: none">• CC&L Canadian Equity
Foreign equity	<ul style="list-style-type: none">• Fiera Global Equity• Baillie Gifford International Equities• DFS BlackRock U.S. Equity Index• DFS BlackRock MSCI EAFE Equity Index
Balanced	<ul style="list-style-type: none">• Jarislowsky Fraser Balanced
Portfolios	<ul style="list-style-type: none">• BlackRock LifePath Retirement Index• BlackRock LifePath 2025 to 2060 Index



Did you know?

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



Investment information

The screenshot displays a user interface for a financial institution. At the top, a navigation bar includes links for Home, Wellness Centre, My account (highlighted), My transactions, and My statements and documents. Below this, a dropdown menu is open under 'My account', listing options such as 'On target retirement', 'Financial summary', 'Savings details', 'Investor profile', 'Beneficiaries', 'My investments', 'Investment options', 'Rate of return', 'Unit values', and '360° Portrait'. The 'Investment options' option is highlighted. The main content area features a large image of a woman with a green overlay, a 'Welcome' message, and two green callout boxes: 'Take the time to explore the menu and the content of your home page.' and 'To make a change, go to My account or My transactions.' Below this is a section titled 'Your accumulated savings' with a sub-section 'AS AT MAY 30, 2024'. It shows 'YOUR TOTAL SAVINGS' as '\$20,305.71' and 'G003908 - MCMaster UNIVERSITY' with 'RRSP restrictive' and a value of '\$20,305.71'. At the bottom, there are three buttons: 'My savings details >', 'Rate of return >', and 'Financial statements >'.

Home Wellness Centre **My account** My transactions My statements and documents

Home

My account details

- On target retirement
- Financial summary
- Savings details
- Investor profile
- Beneficiaries

My investments

- Investment options**
- Rate of return
- Unit values
- 360° Portrait

Welcome

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS
\$20,305.71

G003908 - MCMaster UNIVERSITY

RRSP restrictive **\$20,305.71**

My savings details > Rate of return > Financial statements >

Investment information

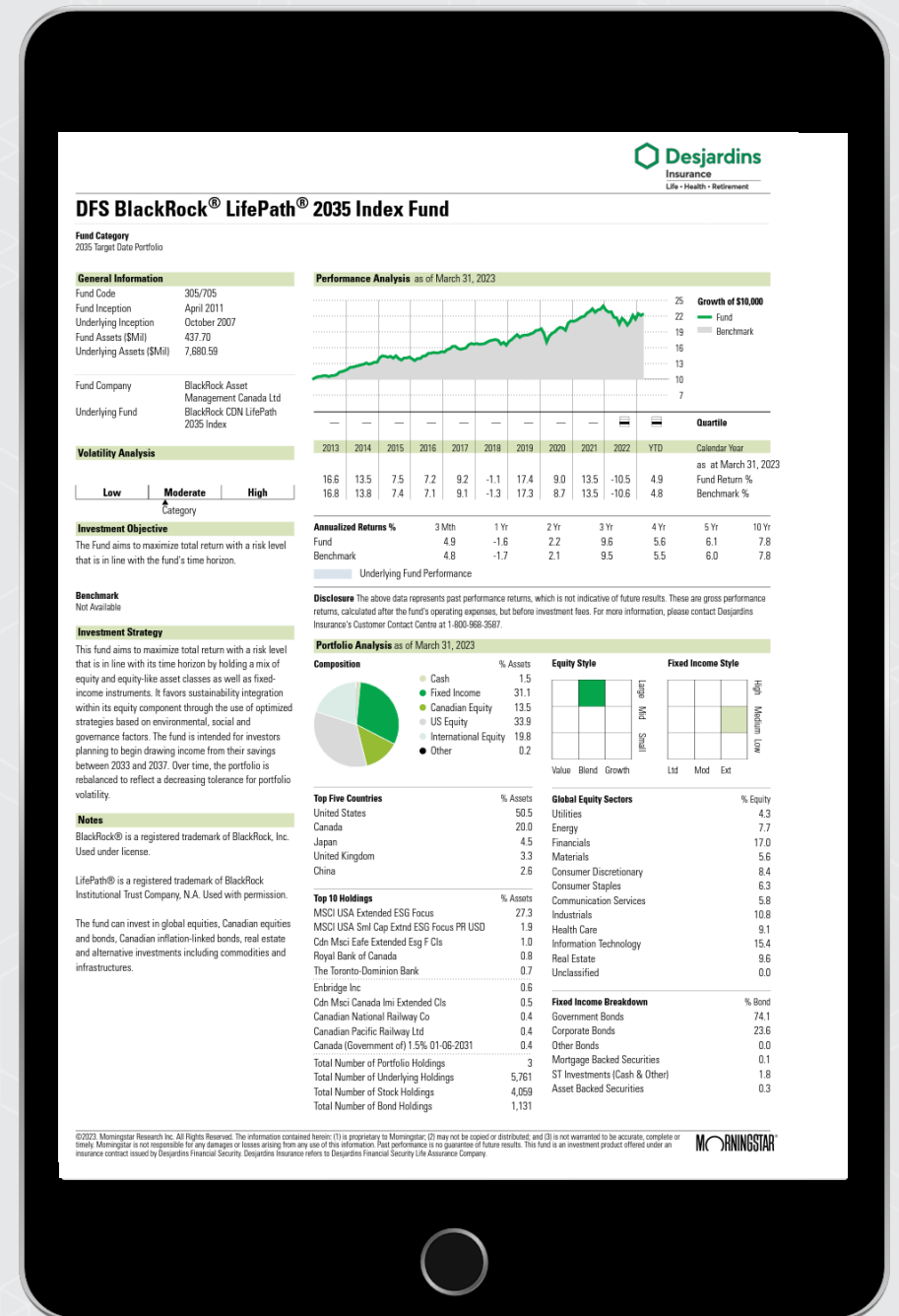
Table view – information at a glance

- 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 April 30, 2024 **			
		Last year	Last 3 years	Last 5 years	Last 10 years
Portfolios of funds					
300 - DFS BlackRock® LifePath® Retirement Index I ☐	0.77 %	4.67 %	1.60 %	3.38 %	4.34 %
303 - DFS BlackRock® LifePath® 2025 Index ☐	0.77 %	5.12 %	2.10 %	3.99 %	5.56 %
304 - DFS BlackRock® LifePath® 2030 Index ☐	0.78 %	6.95 %	3.24 %	5.06 %	6.33 %
305 - DFS BlackRock® LifePath® 2035 Index ☐	0.79 %	8.66 %	4.29 %	6.06 %	7.12 %
306 - DFS BlackRock® LifePath® 2040 Index ☐	0.80 %	10.37 %	5.30 %	7.00 %	7.87 %
307 - DFS BlackRock® LifePath® 2045 Index ☐	0.80 %	12.08 %	6.26 %	7.89 %	8.59 %
317 - DFS BlackRock® LifePath® 2050 Index ☐	0.80 %	13.36 %	6.91 %	8.50 %	8.97 %
342 - DFS BlackRock® LifePath® 2055 Index ☐	0.81 %	13.96 %	7.17 %	8.67 %	n/a
394 - DFS BlackRock® LifePath® 2060 Index ☐	0.81 %	13.97 %	7.17 %	9.25 %	n/a
Responsible Investment					
440 - Desjardins Sustainable Fixed Income ☐	0.78 %	1.67 %	-1.92 %	0.39 %	n/a
Fixed Income					
213 - DGAM Money Market ☐	0.52 %	5.32 %	2.92 %	2.35 %	1.89 %
248 - DFS BlackRock® Universe Bond Index ☐	0.58 %	-0.96 %	-2.24 %	-0.16 %	1.72 %
Canadian Equity					
320 - CC&L Canadian Equity ☐	0.81 %	10.06 %	8.26 %	10.78 %	8.45 %
Foreign Equity					
207 - Fiera Global Equity ☐	0.92 %	13.30 %	9.88 %	12.21 %	14.39 %
260 - DFS BlackRock® MSCI EAFE Equity Index ☐	0.65 %	10.84 %	6.87 %	6.78 %	6.91 %
262 - Baillie Gifford International Equities ☐	1.18 %	5.16 %	-11.27 %	3.09 %	7.58 %
274 - DFS BlackRock® U.S. Equity Index (Reg) ☐	0.58 %	24.16 %	12.10 %	13.66 %	14.92 %
Balanced Funds					
210 - Jarislowsky Fraser Balanced ☐	0.73 %	8.79 %	4.44 %	6.08 %	6.78 %

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

The screenshot shows a user interface for a financial institution. At the top, there is a navigation bar with links: Home, Wellness Centre, My account, My transactions (highlighted), and My statements and documents. Below this, a dropdown menu is open under 'My transactions', listing options: Enrol, Provide investment instructions (highlighted), Contribute, Rebalance, Transfer between funds, Transfer an account, and Make a withdrawal. To the right of the dropdown, there is a 'My transaction history' section with links for 'Account history' and 'Online transaction history'. Below the navigation, there is a banner area with a 'Welcome' message and a 'Home' button. A green button at the bottom of the banner says 'To make a change, go to My account or My transactions.' Below the banner, the main content area is titled 'Your accumulated savings' and shows a summary for 'AS AT MAY 30, 2024'. It displays 'YOUR TOTAL SAVINGS' as '\$20,305.71' and 'RRSP restrictive' with a value of '\$20,305.71'. At the bottom, there are three links: 'My savings details >', 'Rate of return >', and 'Financial statements >'.

Home Wellness Centre My account **My transactions** My statements and documents

Home

Managing my account

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

My transaction history

- Account history
- Online transaction history

Welcome

To make a change, go to My account or My transactions.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS
\$20,305.71

G003908 - MCMaster UNIVERSITY

RRSP restrictive \$20,305.71

My savings details > Rate of return > Financial statements >

Investment Review



Agenda



Markets Review



Fund Performance Review



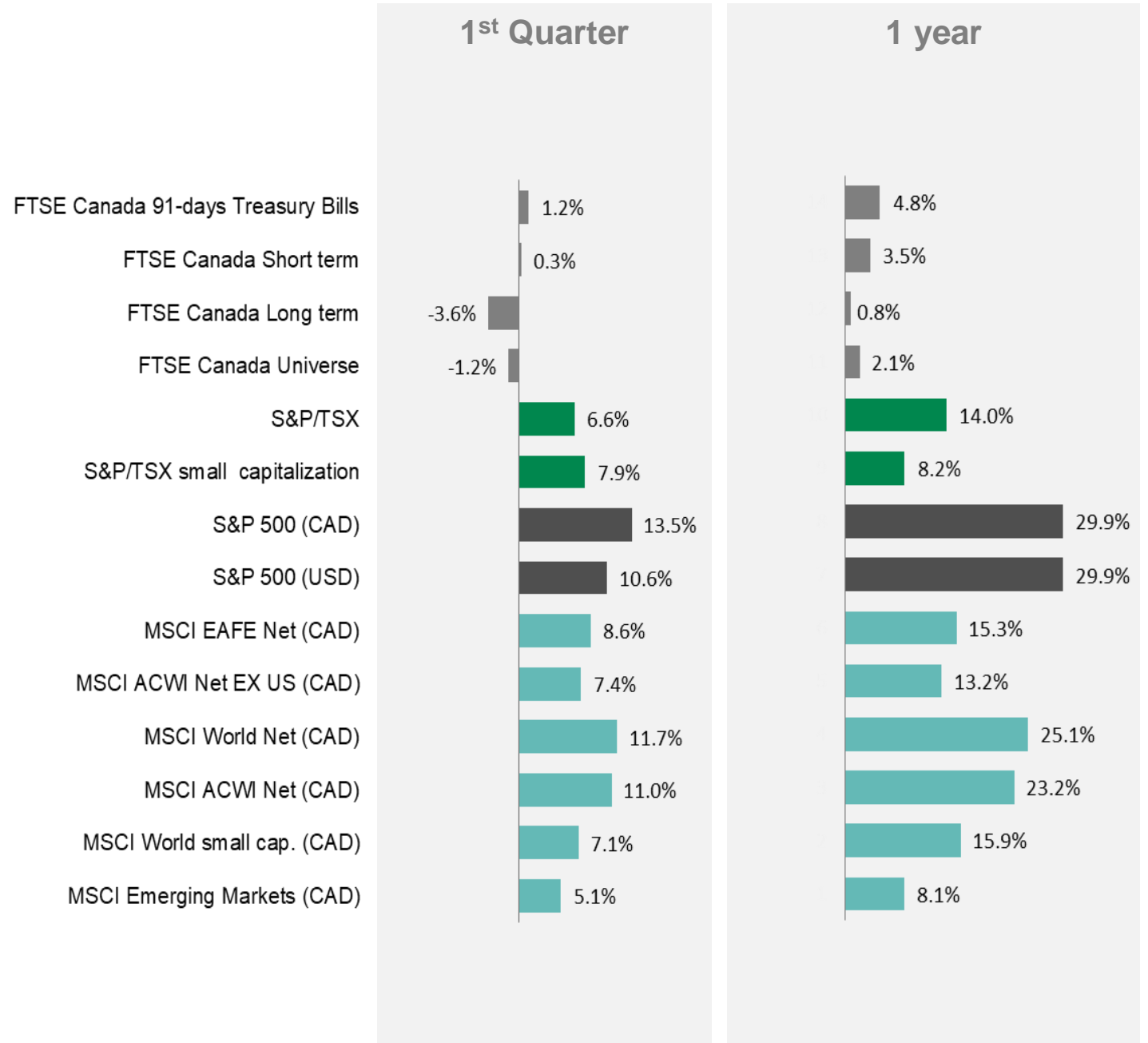
Funds Governance

Market Review



Overview of index returns

As at March 31st, 2024



Source: Morningstar Direct

Fund Performance Review



Funds' returns

As at March 31st, 2024

TARGET DATE AND ASSET ALLOCATION	3 MONTHS		YTD		1 YEAR		2 YEARS*		3 YEARS*		4 YEARS*		5 YEARS*		10 YEARS*	
	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.
DFS BlackRock® LifePath® Retirement Index I <i>Benchmark</i>	2.72%	-0.02%	2.72%	-0.02%	8.21%	-0.06%	3.05%	-0.03%	2.58%	-0.05%	5.43%	-0.02%	4.08%	0.00%	4.63%	0.00%
	2.74%		2.74%		8.27%		3.09%		2.62%		5.46%		4.08%		4.63%	
DFS BlackRock® LifePath® 2025 Index <i>Benchmark</i>	2.99%	-0.04%	2.99%	-0.04%	8.72%	-0.08%	3.30%	-0.01%	3.15%	-0.02%	6.71%	0.00%	4.78%	0.05%	5.89%	0.03%
	3.03%		3.03%		8.80%		3.30%		3.18%		6.70%		4.73%		5.86%	
DFS BlackRock® LifePath® 2030 Index <i>Benchmark</i>	4.22%	-0.05%	4.22%	-0.05%	10.72%	-0.09%	4.33%	0.00%	4.38%	-0.03%	8.55%	0.01%	5.92%	0.07%	6.66%	0.04%
	4.27%		4.27%		10.81%		4.33%		4.41%		8.54%		5.85%		6.62%	
DFS BlackRock® LifePath® 2035 Index <i>Benchmark</i>	5.36%	-0.05%	5.36%	-0.05%	12.60%	-0.09%	5.25%	0.00%	5.53%	-0.02%	10.32%	0.04%	6.99%	0.09%	7.46%	0.07%
	5.42%		5.42%		12.69%		5.26%		5.54%		10.28%		6.90%		7.38%	
DFS BlackRock® LifePath® 2040 Index <i>Benchmark</i>	6.50%	-0.04%	6.50%	-0.04%	14.48%	-0.08%	6.17%	0.01%	6.63%	-0.01%	12.06%	0.04%	8.00%	0.07%	8.22%	0.05%
	6.55%		6.55%		14.56%		6.17%		6.65%		12.01%		7.93%		8.17%	
DFS BlackRock® LifePath® 2045 Index <i>Benchmark</i>	7.62%	-0.05%	7.62%	-0.05%	16.38%	-0.07%	7.13%	0.04%	7.68%	-0.01%	13.61%	0.06%	8.95%	0.07%	8.95%	0.07%
	7.67%		7.67%		16.45%		7.09%		7.69%		13.55%		8.88%		8.88%	
DFS BlackRock® LifePath® 2050 Index <i>Benchmark</i>	8.47%	-0.05%	8.47%	-0.05%	17.81%	-0.07%	7.83%	0.03%	8.38%	-0.03%	14.58%	0.02%	9.59%	0.07%	9.34%	0.02%
	8.52%		8.52%		17.87%		7.80%		8.41%		14.55%		9.52%		9.33%	
DFS BlackRock® LifePath® 2055 Index <i>Benchmark</i>	8.88%	-0.04%	8.88%	-0.04%	18.49%	-0.03%	8.21%	0.05%	8.66%	-0.02%	14.85%	0.02%	9.77%	0.05%	n/a	n/a
	8.91%		8.91%		18.52%		8.16%		8.68%		14.83%		9.72%		n/a	n/a
DFS BlackRock® LifePath® 2060 Index <i>Benchmark</i>	8.85%	-0.06%	8.85%	-0.06%	18.49%	-0.03%	8.24%	0.08%	8.66%	-0.02%	15.05%	0.21%	10.36%	0.63%	n/a	n/a
	8.91%		8.91%		18.52%		8.16%		8.68%		14.84%		9.73%		n/a	n/a

* Annualized returns
Returns shown are gross of fees.

Funds' returns

As at March 31st, 2024

	3 MONTHS		YTD		1 YEAR		2 YEARS*		3 YEARS*		4 YEARS*		5 YEARS*		10 YEARS*	
	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.
BALANCED FUNDS																
Jarislowsky Fraser Balanced	5.20%	0.80%	5.20%	0.80%	13.62%	2.73%	7.92%	3.25%	5.91%	0.93%	10.07%	1.08%	7.18%	0.91%	7.20%	1.10%
<i>Blended Benchmark</i>	4.40%		4.40%		10.89%		4.67%		4.98%		8.98%		6.27%		6.10%	
FIXED INCOME																
DGIA Money Market	1.32%	0.08%	1.32%	0.08%	5.26%	0.42%	4.09%	0.27%	2.78%	0.15%	2.37%	0.35%	2.30%	0.30%	1.85%	0.44%
<i>FTSE Canada 91-Day Treasury Bills</i>	1.24%		1.24%		4.84%		3.82%		2.63%		2.02%		2.00%		1.42%	
DFS BlackRock® Universe Bond Index	-1.24%	-0.01%	-1.24%	-0.01%	2.07%	-0.03%	-0.02%	-0.04%	-1.55%	-0.04%	-0.78%	-0.04%	0.23%	-0.05%	1.98%	-0.03%
<i>FTSE Canada Universe Bond</i>	-1.22%		-1.22%		2.10%		0.02%		-1.52%		-0.74%		0.28%		2.01%	
CANADIAN EQUITY																
CC&L Canadian Equity	7.03%	0.41%	7.03%	0.41%	14.15%	0.18%	4.48%	0.52%	9.75%	0.64%	18.71%	1.72%	11.75%	1.79%	8.84%	1.17%
<i>S&P/TSX Capped</i>	6.62%		6.62%		13.96%		3.95%		9.11%		16.99%		9.96%		7.67%	

* Annualized returns
Returns shown are gross of fees.

Funds' returns

As at March 31st, 2024

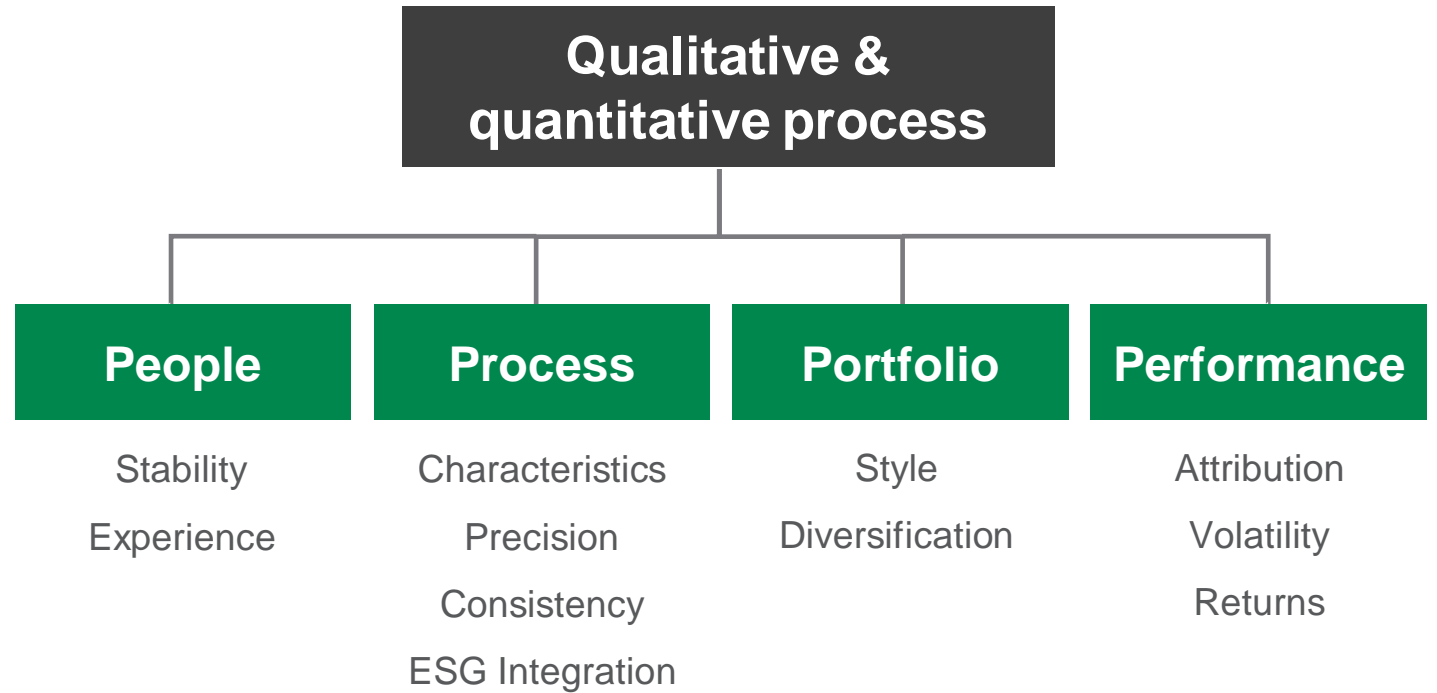
	3 MONTHS		YTD		1 YEAR		2 YEARS*		3 YEARS*		4 YEARS*		5 YEARS*		10 YEARS*	
	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.	Returns	A.V.
FOREIGN EQUITY																
DFS BlackRock® US Equity Index <i>S&P 500 (Canadian dollars)</i>	13.43%	-0.03%	13.43%	-0.03%	29.78%	-0.10%	13.92%	-0.03%	14.27%	0.00%	19.79%	-0.02%	15.34%	-0.01%	15.24%	-0.05%
	13.46%		13.46%		29.87%		13.95%		14.27%		19.81%		15.35%		15.29%	
Fiera Global Equity <i>MSCI World Net</i>	10.37%	-1.37%	10.37%	-1.37%	19.87%	-5.23%	13.11%	0.84%	12.48%	1.17%	17.00%	-0.03%	14.04%	1.68%	14.69%	3.04%
	11.74%		11.74%		25.10%		12.26%		11.31%		17.03%		12.36%		11.65%	
DFS BlackRock® MSCI EAFE Equity Index <i>MSCI EAFE Net</i>	8.49%	-0.07%	8.49%	-0.07%	15.40%	0.09%	11.12%	0.12%	7.53%	0.13%	12.27%	0.13%	7.74%	0.14%	7.11%	0.16%
	8.56%		8.56%		15.31%		11.00%		7.40%		12.14%		7.60%		6.96%	
Baillie Gifford International Equity <i>MSCI All Country World Ex-USA Net</i>	6.33%	-1.10%	6.33%	-1.10%	4.64%	-8.61%	2.62%	-5.30%	-9.98%	-	4.67%	-6.09%	4.46%	-1.78%	7.60%	1.23%
	7.44%		7.44%		13.25%		7.93%		4.48%	14.46%	10.75%		6.24%		6.37%	
RESPONSIBLE INVESTMENTS																
SocieTerra Fixed Income <i>Blended Benchmark</i>	-0.33%	0.54%	-0.33%	0.54%	4.36%	1.79%	0.37%	0.46%	-1.31%	0.21%	0.40%	1.11%	0.71%	0.41%	n/a	n/a
	-0.87%		-0.87%		2.57%		-0.10%		-1.52%		-0.70%		0.30%		n/a	

* Annualized returns
Returns shown are gross of fees.

Funds Governance

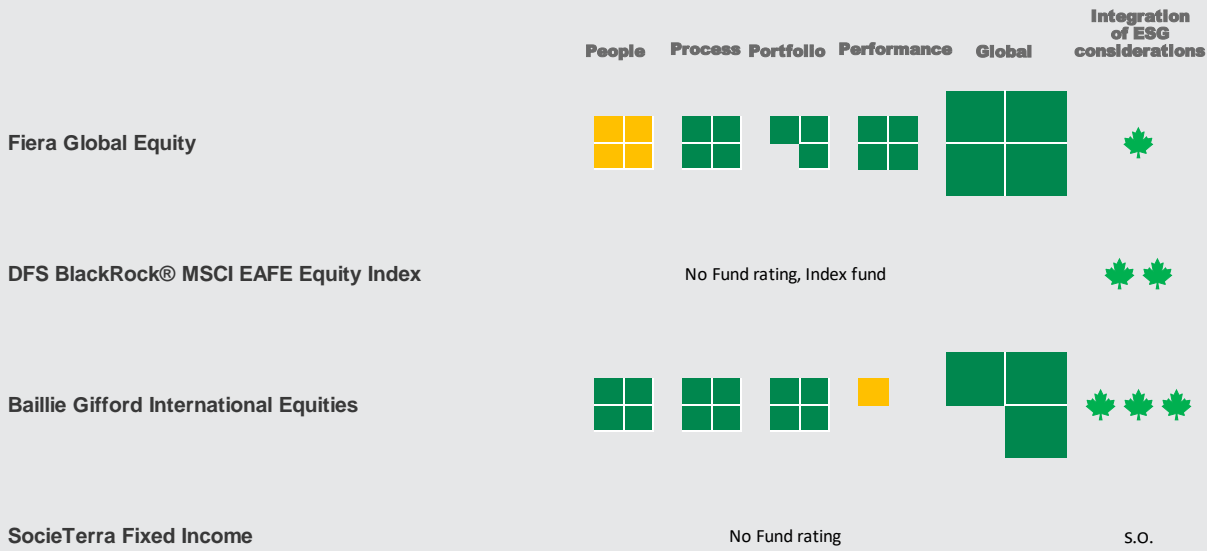


Our governance protocol



Fund Evaluation

As at March 31st, 2024



- ESG practices lagging behind the industry average.
- ESG practices average or slightly above the industry average.
- Industry-leading ESG practices.

Staying on track



Your member statement

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

Page 1 of 13

McMaster University

your statement
for the period January 16, 2018 to March 16, 2018

Your plan includes:
• RRSP, DC

Your group number:
G001234
Your participant number:
0012345
Your employee number:
0000123

Questions? Contact us !
WebSite: www.dfs.ca/participant
Telephone: 1-800-968-3587
8 a.m. to 8 p.m. Eastern time,
Monday to Friday
Fax: 1 877 350-8555
Email: groupension@dfs.ca
Mail: Desjardins Financial Security
P.O. Box 1355, Stn Desjardins
Montreal, QC, H5B 1C4

Review your statement carefully. If you find any errors, please let us know within 30 days.

JOHN, here's an overview of your retirement plan

How the value of your plan has changed

Value on January 16, 2018	\$170,290.09
Increase this period	\$4,674.23
Value on March 16, 2018	\$174,964.32

Your overall personal rates of return

Last 6 months	2.77%
Last year	8.77%
Last 3 years	5.85%
Last 5 years	6.78%
Since your first contribution	7.07%

For more information about how we calculate your personal rates of return, see page Other important information.

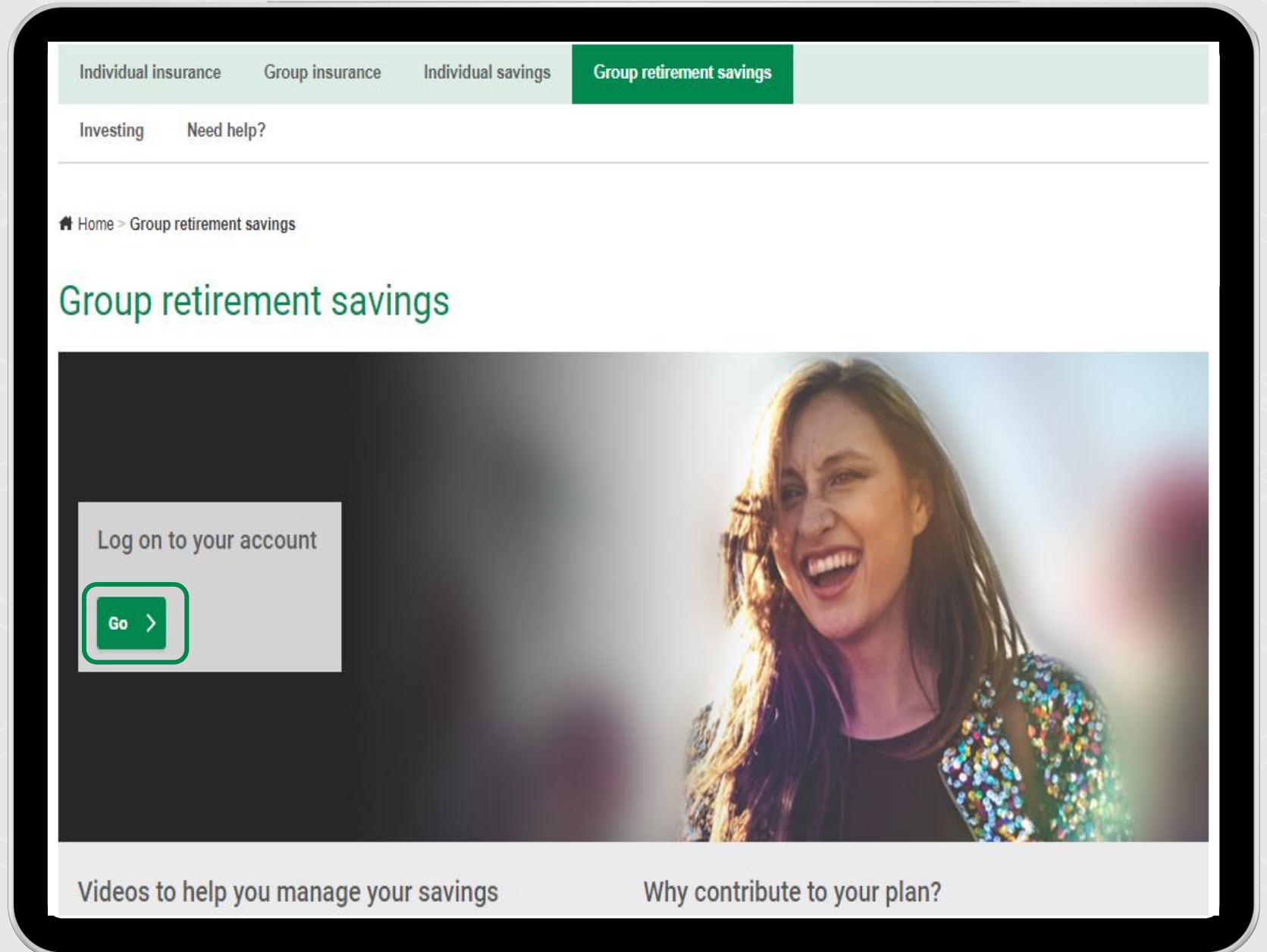
On Target Retirement

Target income	\$52,500/year
Projected income	\$55,965/year
Estimate of the accumulated value at retirement	\$437,031.15
Planned retirement age:	65

Desjardins Insurance
Life • Health • Retirement

Register for online access

1. Log on to www.dfs.ca/GroupPlanMember or our **OMNI** app
2. Click the **Go** button



Create your user ID and password

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

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

The screenshot displays the Desjardins Insurance website interface. At the top left is the Desjardins logo with the text "Desjardins Insurance" and "Life • Health • Retirement" below it. At the top right, the word "Français" is visible, and a "SECURE SECTION" indicator with a lock icon is present. The main content area is divided into two columns. The left column, titled "Log on", contains a "User ID" input field, a "Remember me" checkbox, a "Password" input field, and a green "Log on" button. A large green arrow points to the "Log on" button. Below the button are three links: "Forgot your user ID?", "Forgot your password?", and "Merge your user accounts". The right column, titled "Register", features a "Features" section with four bullet points: "Access to your personal information and transaction history", "Investment monitoring", "Tools to plan your retirement", and "A secure, user-friendly environment". A "Register" button is located at the bottom of this section.

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?

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**
(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

My messages My profile

Home Wellness Centre My account My transactions My statements and documents

Home

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

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

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS
\$20,305.71

G003908 - MCMASTER UNIVERSITY

RRSP restrictive **\$20,305.71**

My savings details > Rate of return > Financial statements >

Online access

The screenshot shows a user interface for a financial institution. At the top, there is a navigation bar with links for Home, Wellness Centre (which is underlined), My account, My transactions, and My statements and documents. A dropdown menu is open under Wellness Centre, listing options: Financial wellness (highlighted), My goals, My money, My peace of mind, Education Centre, Available webinars, and My webinars. Below the navigation is a hero section with a background image of a woman and a child. It features a 'Welcome' message, a green call-to-action box stating 'Take the time to explore the menu and the content of your home page.', and another green box stating 'To make a change, go to My account or My transactions.' with a user profile icon. The main content area is titled 'Your accumulated savings' and displays the date 'AS AT MAY 30, 2024'. It shows 'YOUR TOTAL SAVINGS' as '\$20,305.71'. To the right, it identifies the account as 'G003908 - MCMASTER UNIVERSITY' and 'RRSP restrictive' with a balance of '\$20,305.71'. At the bottom, there are three links: 'My savings details >', 'Rate of return >', and 'Financial statements >'.

Home Wellness Centre My account My transactions My statements and documents

Home Wellness Centre Education Centre

Financial wellness Available webinars

My goals My webinars

My money

My peace of mind

Welcome

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS
\$20,305.71

G003908 - MCMASTER UNIVERSITY

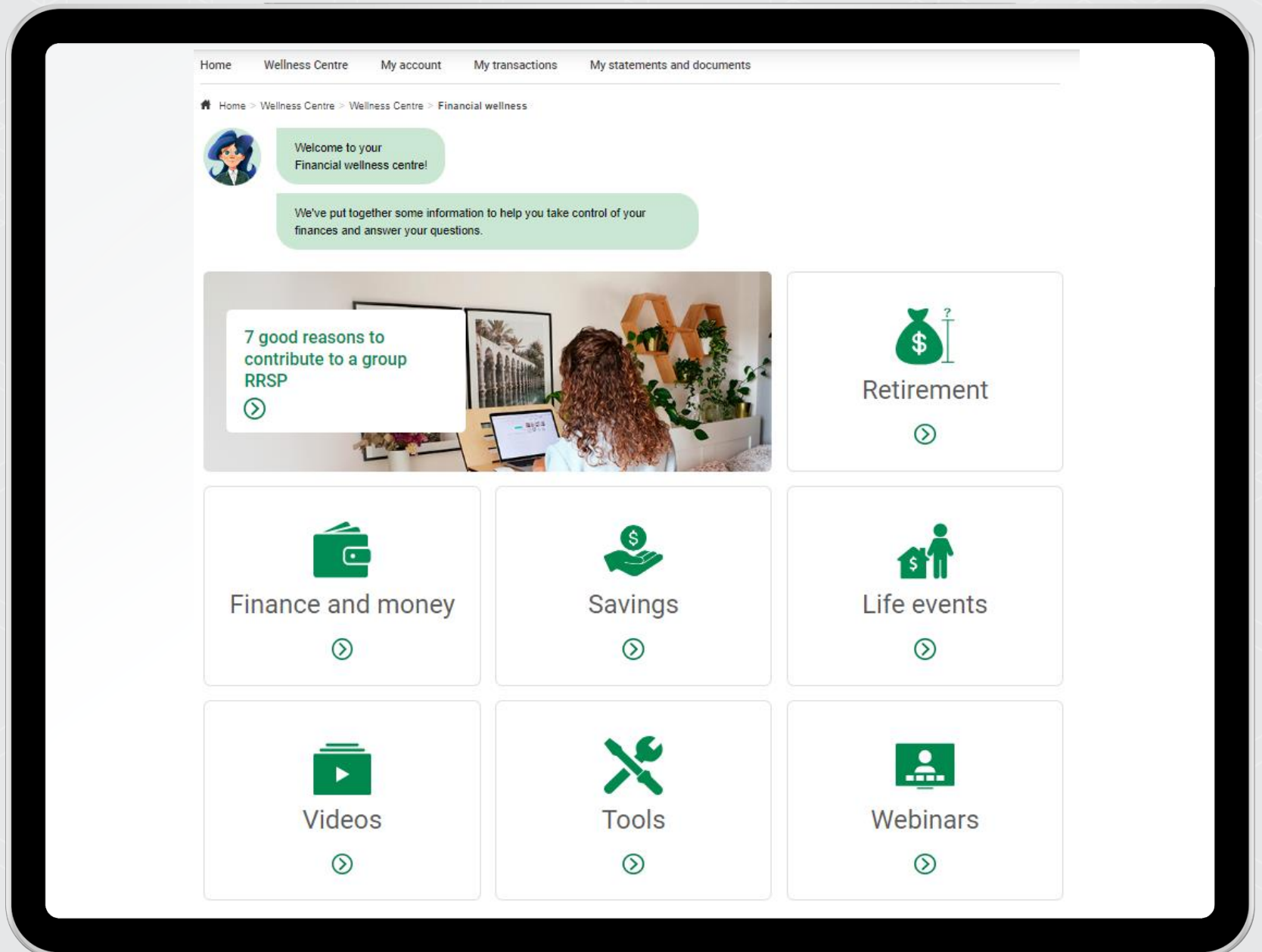
RRSP restrictive **\$20,305.71**

My savings details > Rate of return > Financial statements >

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

A screenshot of a website interface for an Education Centre. The page features a header with a man wearing headphones, a main content area with a welcome message and course information, and a list of available courses. The interface is clean and modern, with a green and white color scheme.

Your Education Centre

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!

Your courses Available courses

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.

	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

The screenshot displays a user interface for a 'My account' page. At the top, there is a navigation bar with links for 'Home', 'Wellness Centre', 'My account' (which is underlined), 'My transactions', and 'My statements and documents'. Below this, a secondary navigation bar includes a home icon and the text 'Home'. A dropdown menu is open, showing two columns of options: 'My account details' and 'My investments'. Under 'My account details', the options are 'On target retirement', 'Financial summary' (highlighted), 'Savings details', 'Investor profile', and 'Beneficiaries'. Under 'My investments', the options are 'Investment options', 'Rate of return', 'Unit values', and '360° Portrait'. The main content area features a large image of a woman with a green geometric graphic overlaid. To the right of the image, there is a 'Welcome' message and two green callout boxes. The first callout says 'Take the time to explore the menu and the content of your home page.' The second callout says 'To make a change, go to **My account** or **My transactions**.' Below the image, there is a section titled 'Your accumulated savings' with a sub-header 'AS AT MAY 30, 2024'. This section contains a table with two columns. The left column shows 'YOUR TOTAL SAVINGS' and '\$20,305.71'. The right column shows 'G003908 - MCMASTER UNIVERSITY' and 'RRSP restrictive' with a value of '\$20,305.71'. At the bottom, there are three navigation buttons: 'My savings details >', 'Rate of return >', and 'Financial statements >'.

Home Wellness Centre My account My transactions My statements and documents

Home

My account details My investments

- On target retirement
- Financial summary
- Savings details
- Investor profile
- Beneficiaries

- Investment options
- Rate of return
- Unit values
- 360° Portrait

Welcome

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS	G003908 - MCMASTER UNIVERSITY
\$20,305.71	RRSP restrictive \$20,305.71

My savings details > Rate of return > Financial statements >

My account

Home Wellness Centre My account My transactions My statements and documents

Home

- My account details
 - On target retirement
 - Financial summary
 - Savings details
 - Investor profile
 - Beneficiaries
- My investments
 - Investment options
 - Rate of return
 - Unit values
 - 360° Portrait

Welcome

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024	G003908 - MCMaster UNIVERSITY
YOUR TOTAL SAVINGS \$20,305.71	RRSP restrictive \$20,305.71

My savings details > Rate of return > Financial statements >

My account

Home Wellness Centre My account My transactions My statements and documents

Home

My account details

- On target retirement
- Financial summary
- Savings details
- Investor profile
- Beneficiaries

My investments

- Investment options
- Rate of return
- Unit values
- 360° Portrait

Welcome

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024	G003908 - MCMASTER UNIVERSITY
YOUR TOTAL SAVINGS \$20,305.71	RRSP restrictive \$20,305.71

My savings details > Rate of return > Financial statements >

My transactions

Home Wellness Centre My account **My transactions** My statements and documents

Home

Managing my account

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

My transaction history

- Account history
- Online transaction history

Welcome

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS

\$20,305.71

G003908 - MCMaster UNIVERSITY

RRSP restrictive \$20,305.71

My savings details >

Rate of return >

Financial statements >

My transactions

NOTE:

Only voluntary contributions can be withdrawn for specific purposes

Home Wellness Centre My account **My transactions** My statements and documents

Home

Managing my account

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

My transaction history

- Account history
- Online transaction history

Welcome

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS

\$20,305.71

G003908 - MCMASTER UNIVERSITY

RRSP restrictive \$20,305.71

My savings details >

Rate of return >

Financial statements >

My transactions

Home Wellness Centre My account **My transactions** My statements and documents

Home

Managing my account

- Enrol
- Provide investment instructions
- Contribute
- Rebalance
- Transfer between funds
- Transfer an account
- Make a withdrawal

My transaction history

- Account history**
- Online transaction history

Welcome

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

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G003908 - MCMASTER UNIVERSITY

RRSP restrictive \$20,305.71

My savings details > Rate of return > Financial statements >

My statements and documents

The screenshot displays a web application interface with a navigation bar at the top containing: Home, Wellness Centre, My account, My transactions, and My statements and documents. The 'My statements and documents' menu is open, showing options for Financial statements, Forms and documents, and Tax slips and receipts. Below the navigation is a 'Home' button and a large image of a smiling woman. A green welcome message reads: 'Welcome. Take the time to explore the menu and the content of your home page. To make a change, go to My account or My transactions.' Below this is a section titled 'Your accumulated savings' with the date 'AS AT MAY 30, 2024'. The savings summary shows 'YOUR TOTAL SAVINGS' of '\$20,305.71' and a table entry for 'G003908 - MCMASTER UNIVERSITY' with 'RRSP restrictive' and a value of '\$20,305.71'. At the bottom, there are three links: 'My savings details >', 'Rate of return >', and 'Financial statements >'.

Home Wellness Centre My account My transactions **My statements and documents**

Home

- Financial statements
- Forms and documents
- Tax slips and receipts

Welcome

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS
\$20,305.71

G003908 - MCMASTER UNIVERSITY	
RRSP restrictive	\$20,305.71

[My savings details >](#) [Rate of return >](#) [Financial statements >](#)

My statements and documents

The screenshot shows a web interface for 'My statements and documents'. At the top, there is a breadcrumb trail: Home > My statements and documents > Financial statements. Below this is a header image of a man talking on a phone. A white box on the left contains the title 'My statements and documents' and the group name 'G003908 - MCMaster UNIVERSITY'. Below the header is a navigation menu with three tabs: 'Financial statements' (selected), 'Documents and forms', and 'Tax receipts and tax slips'. A message box states: 'To change your address, please access [My Profile](#). Your statements will be saved in this section for 18 months. Statements requested for a specific period will be saved for 6 months.' Below the message is a 'Request a statement' button with a right arrow. At the bottom, there are two statement cards. The first card is for the period '2021-07-01 to 2021-12-31', with a PDF icon, '497 kb', and an issue date of '2022-01-15'. The second card is for the period '2021-01-01 to 2021-06-30', with a PDF icon, '583 kb', and an issue date of '2021-07-11'.

Home > My statements and documents > Financial statements

My statements and documents

Group
G003908 - MCMaster UNIVERSITY

Financial statements | Documents and forms | Tax receipts and tax slips

To change your address, please access [My Profile](#).
Your statements will be saved in this section for 18 months. Statements requested for a specific period will be saved for 6 months.

[Request a statement](#) >

Statement period 2021-07-01 to 2021-12-31	PDF 497 kb	Issue date 2022-01-15
Statement period 2021-01-01 to 2021-06-30	PDF 583 kb	Issue date 2021-07-11

My statements and documents

Home Wellness Centre My account My transactions My statements and documents

Home

- Financial statements
- Forms and documents
- Tax slips and receipts

Welcome

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS
\$20,305.71

G003908 - MCMaster UNIVERSITY	
RRSP restrictive	\$20,305.71

My savings details > Rate of return > Financial statements >

My statements and documents

The screenshot displays a web application interface with a navigation bar at the top containing links for Home, Wellness Centre, My account, My transactions, and My statements and documents. The 'My statements and documents' menu is open, showing options for Financial statements, Forms and documents, and Tax slips and receipts. Below the navigation is a home banner featuring a smiling woman and a parrot. A welcome message and instructions are displayed in green callouts. The main content area shows 'Your accumulated savings' as of May 30, 2024, with a total of \$20,305.71. A table lists the account as 'G003908 - MCMASTER UNIVERSITY' with 'RRSP restrictive' funds. At the bottom, there are three links: 'My savings details', 'Rate of return', and 'Financial statements'.

Home Wellness Centre My account My transactions **My statements and documents**

Home

Financial statements
Forms and documents
Tax slips and receipts

Welcome

Take the time to explore the menu and the content of your home page.

To make a change, go to **My account** or **My transactions**.

Your accumulated savings

AS AT MAY 30, 2024

YOUR TOTAL SAVINGS
\$20,305.71

G003908 - MCMASTER UNIVERSITY	
RRSP restrictive	\$20,305.71

My savings details > Rate of return > Financial statements >

My statements and documents

My statements and documents

Group
G003908 - MCMASTER UNIVERSITY

Financial statements | Documents and forms | **Tax receipts and tax slips**

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.

Tax receipts

2022	2021	2020
First 60 days, 2022 PDF 131 kb Issue date 2022-03-11	March to december, 2021 PDF 130 kb Issue date 2022-01-17	March to december, 2020 PDF 131 kb 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

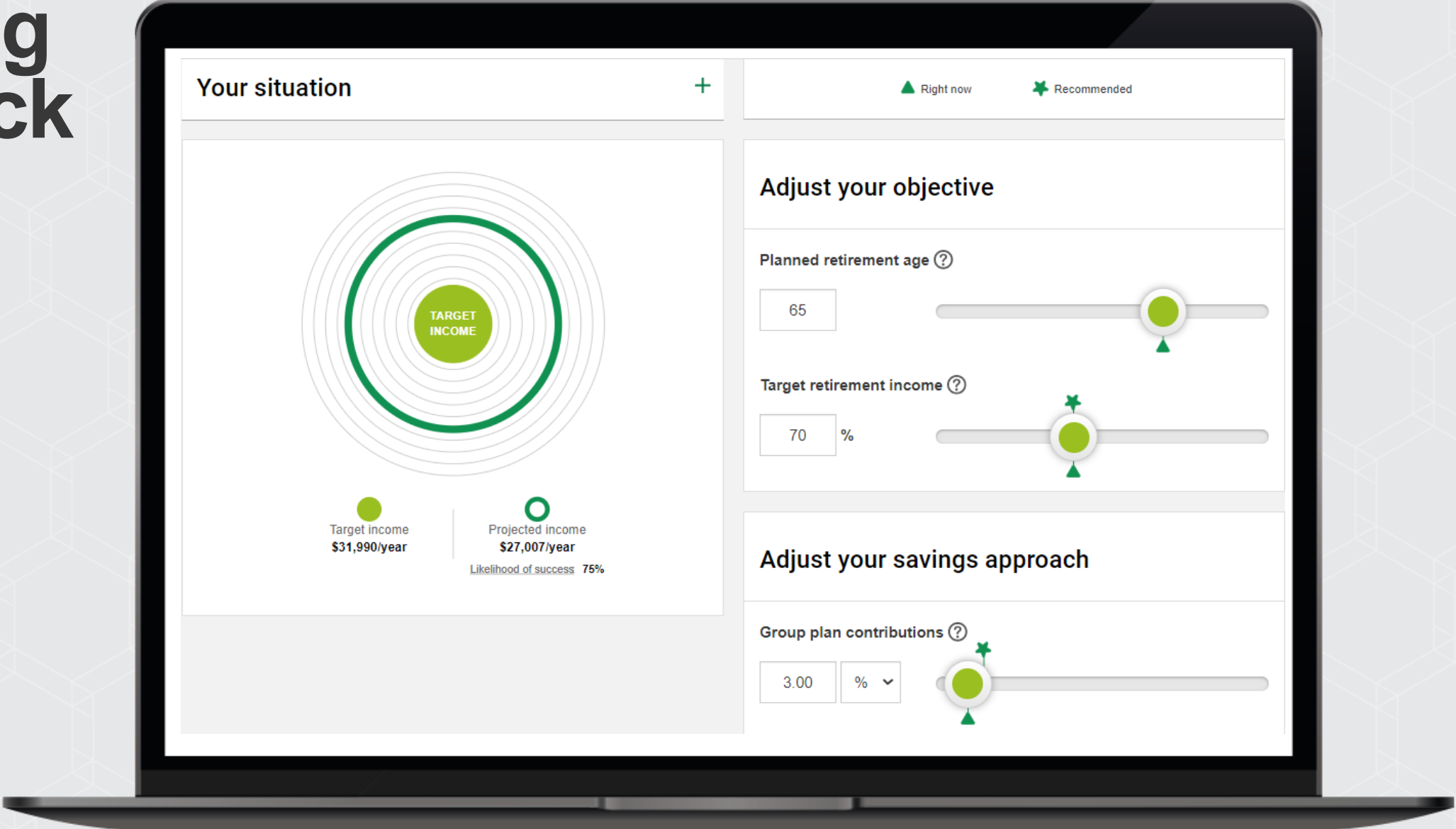
● Retirement savings plans
\$3,534/year

● 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



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



Please scan to fill out
Survey



<https://forms.office.com/r/rKPu6i1Z23>

