



Bringing your dreams to life

with your workplace savings
plan

Online Enrolment Steps

Registered Retirement Savings Plan for
McMaster University



Register for online access

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

The screenshot shows the DFS website interface. At the top, there is a navigation bar with tabs for 'Individual insurance', 'Group insurance', 'Individual savings', and 'Group retirement savings' (which is highlighted in green). Below this, there are links for 'Investing' and 'Need help?'. A breadcrumb trail shows 'Home > Group retirement savings'. The main heading is 'Group retirement savings'. Below the heading is a large image of a smiling woman with long hair, wearing a colorful sequined jacket. In the bottom left corner of the image area, there is a grey box with the text 'Log on to your account' and a green 'Go >' button. A large green arrow points to the 'Go >' button. At the bottom of the page, there are two links: 'Videos to help you manage your savings' and 'Why contribute to your plan?'.

Register for online access

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 ←

Enter your Group Number
G003908 and employee
number

Create your account by
choosing a user ID and a
password

Registration for online services

Step 1 Information Step 2 Validation

Information

Create an account to access services and information about Desjardins Insurance. Be sure to have your group number and participant number.

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

G003908

Enter your
Participant or
Employee number

Check NO

Create your account

Choose a user ID

Create a password Show

Password reminder

Security question

What is your mother's first name?

Exit Next

Registration for online services

Step 1 Information Step 2 Validation

Validation

Please confirm the information you have entered in order to complete your registration.

Identification

Last name

First name

Date of birth

Email

Group number

Participant number

Your account

User ID

Password Show

Password reminder

Mother's first name

Exit Edit Create an account

Log on

Desjardins
Insurance
Life • Health • Retirement

Français

SECURE SECTION

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User ID

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Register

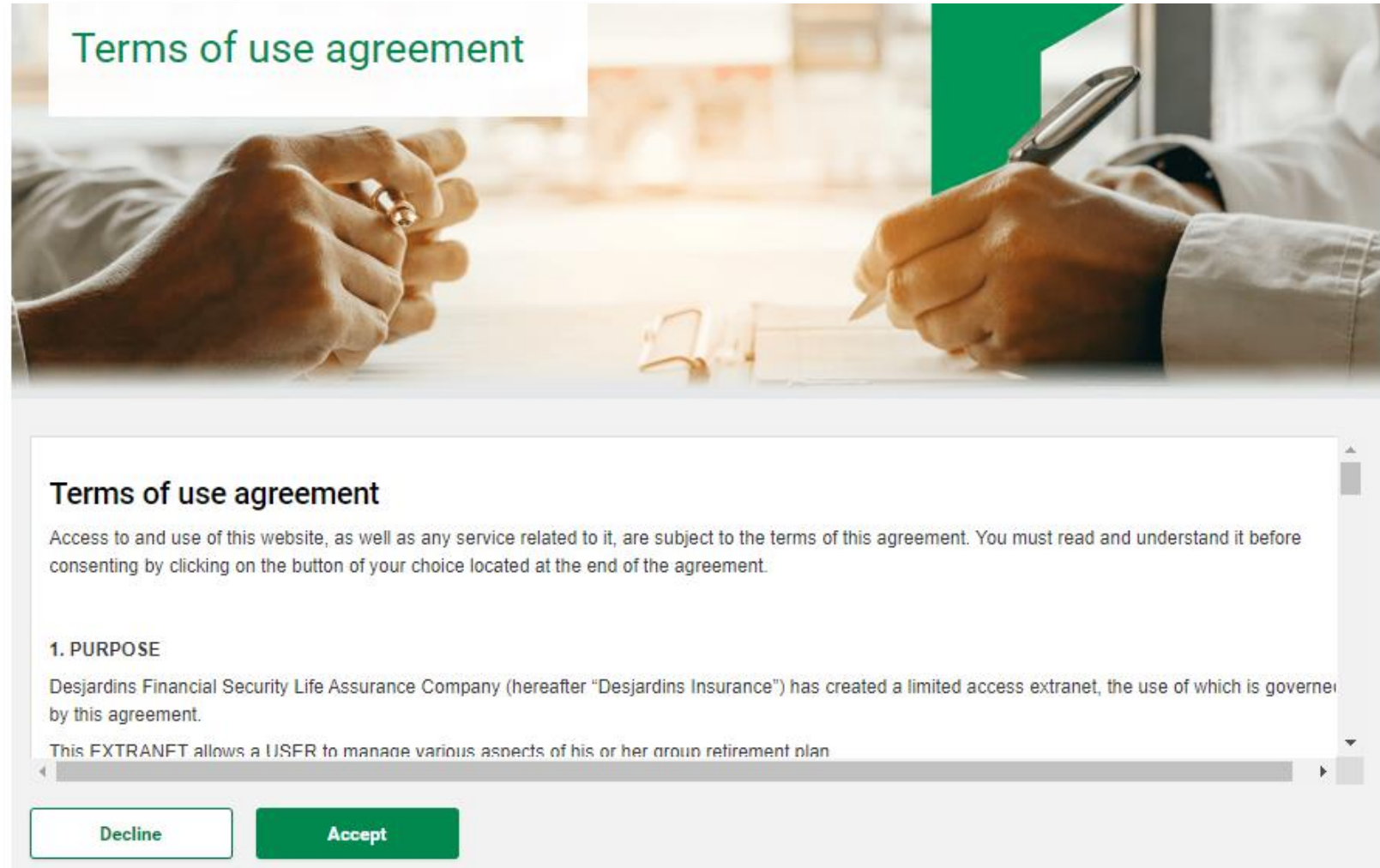
Features

- ✓ Access to your personal information and transaction history
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- ✓ A secure, user-friendly environment

Register

Terms of use agreement

IMPORTANT:
you must
complete all the
enrolment steps
so that your
account is ready
to receive the
contributions



Terms of use agreement

Terms of use agreement

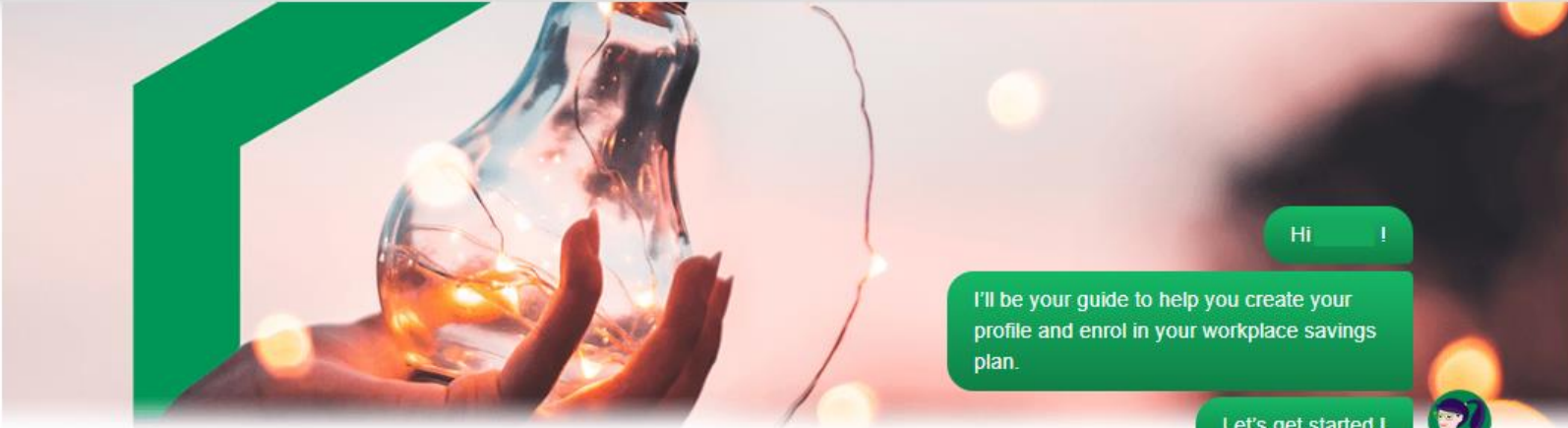
Access to and use of this website, as well as any service related to it, are subject to the terms of this agreement. You must read and understand it before consenting by clicking on the button of your choice located at the end of the agreement.

1. PURPOSE

Desjardins Financial Security Life Assurance Company (hereafter "Desjardins Insurance") has created a limited access extranet, the use of which is governed by this agreement.


This EXTRANET allows a USER to manage various aspects of his or her group retirement plan

Enrol in your Plan



Hi !


I'll be your guide to help you create your profile and enrol in your workplace savings plan.

Let's get started ! 

Create your profile

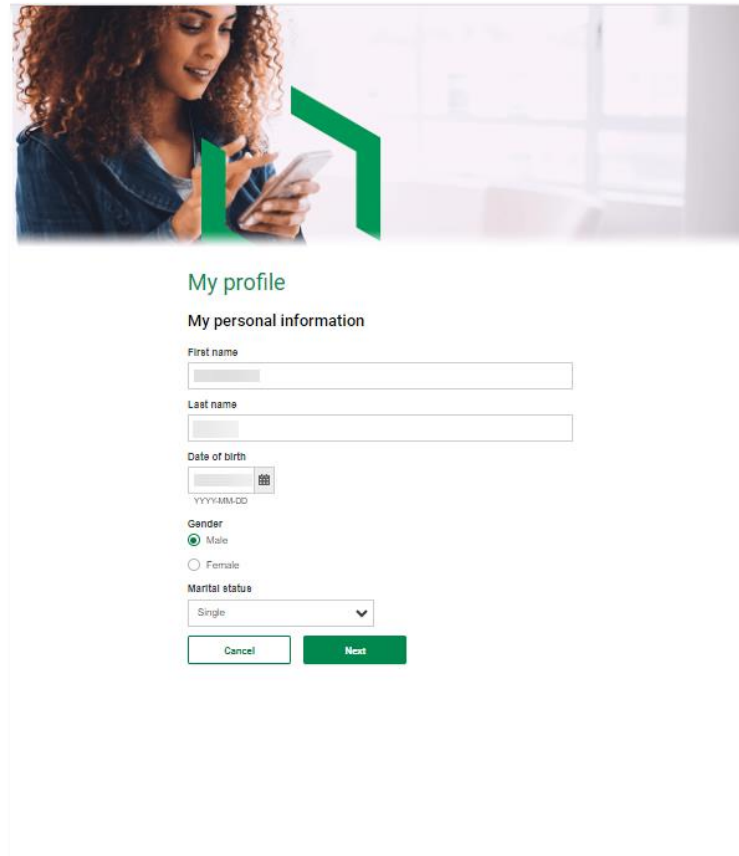
In the next section, I'll need the following information to create your profile.

- ✓ **Your personal information**
Such as your full name and your date of birth.
- ✓ **Your contact information**
Your address, email, phone number(s) and how you would like us to communicate with you.

 [Next](#)

Confirm your personal information

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



My profile

My personal information

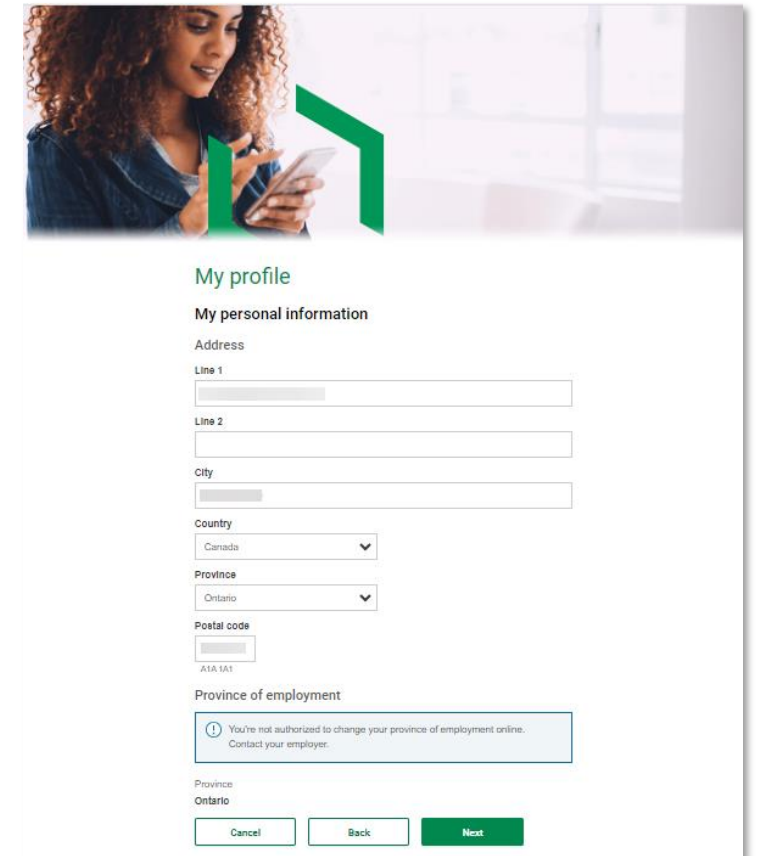
First name

Last name

Date of birth YYYY-MM-DD

Gender
 Male
 Female

Marital status
Single



My profile

My personal information

Address

Line 1

Line 2

City

Country
Canada

Province
Ontario

Postal code A1A 1A1

Province of employment

Enrol in your plan



Excellent!

You've completed your profile.

Now let's move on to the next steps.



Set your goal and enrol in your plan

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

First, you need to:

- ✓ Choose the plan
- ✓ Designate your beneficiary(ies)
- ✓ Set your goal

We'll help you along the way.

Let's begin!

Five reasons why you should contribute to your workplace savings plan


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


Learn about your plan(s)


- 🕒 Important documents
- 🕒 Investment options offered



Enrol in your plan

 **Desjardins**
Insurance
Life • Health • Retirement




Here are the plans you can enrol in. 

Read the brief description before clicking on Choose this plan.

Choose your plan

G003908 - MCMASTER UNIVERSITY | + Show all - Hide all |

RSP restrictive - RSP with restrictions on withdrawals —

 [Choose this plan](#)

Privacy Policy

Privacy Policy

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

Serving you every day

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

Meeting our legal obligations

Your information helps us meet our legal obligations to:

- Prevent cyber threats, fraud and other financial crimes
- Respond to information requests, warrants and orders from courts and other organizations
- Comply with tax requirements

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

 [Read the Privacy Policy](#)

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

Personal information processing at Desjardins Insurance

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

Specific consent agreements may be required in order to begin and maintain a business relationship with Desjardins Insurance.

These steps will be taken in compliance with Desjardins Group's Privacy Policy.

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

By clicking **Accept**, you:

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




Cancel

Back

Accept

Improve your Desjardins experience



Improve your Desjardins experience

Your information can also help us to serve you better. With your consent, we can use and disclose your information within Desjardins Group to provide you with personalized offers and recommendations and give you opportunities to take part in consultations aimed at fully understanding your needs.

Other personal information preferences

Personalized offers and recommendations

- **Tools** to help you manage your finances and reach your objectives
- **Recommendations** for attaining your goals
- **Promotions** on certain products and services

I want to receive personalized offers and recommendations.

Yes No

Consultations

Share your feedback and expectations regarding our products and services. You'll have **opportunities** to:

- Test **new digital solutions** before they launch
- Participate in **online studies** with prizes to be won

I want to have opportunities to take part in consultations.

Yes No

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

[Read the Privacy Policy](#)



Designate your beneficiary(ies)

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

Irrevocable beneficiary - cannot be changed without the consent of the present beneficiary



Designate your beneficiaries

You have to designate your beneficiaries and allocate a percentage to each one.

By designating one or more beneficiaries, you are choosing who will receive the funds you've accumulated in your plan upon your death. If you don't designate a beneficiary, the funds in your plan will be paid to your estate. If you have a spouse, specific rules apply to certain plans and may override your beneficiary designation. [?](#)

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

I am not designating a beneficiary for this plan.

 Beneficiary 1 

First name


Last name

Relationship


Is this beneficiary a minor?
 Yes No

Designation
 Revocable Irrevocable

[Add a beneficiary](#)

 Beneficiary allocation

Beneficiary	%
	<input type="text" value="0.00"/>
Total allocation :	0.00 %

[Exit](#) [Back](#) [Next](#) 

Consent to open the plan

IMPORTANT:

This is not the last enrolment step, please continue until you get to the validation step

Consent to open the plan

Information on the plan

G003908 - MCMASTER UNIVERSITY

Consent for the Retirement Savings Plan with Restrictions on Withdrawals

The information you have provided in this enrolment form is true and accurate.

You are applying for membership in the plan, in accordance with the terms of the plan and the group contract issued to the plan sponsor by Desjardins Insurance.

Your Social Insurance Number is required for you to enrol in this plan and for us to produce your tax receipts and tax slips.

Social insurance number (SIN)

123 456 789

By checking this box, you confirm that you understand and agree to the conditions set out in the following:

- Consent for a RSP with restrictions on withdrawals (RSP restrictive)

Default fund(s)

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

[Fund details](#)

By clicking on **Next**, you agree to open your plan.


Exit

Back

Next

Investment instructions

Now it's time to talk about investment instructions. Let's get started!




Decide on your investment instructions

Your investment instructions tell us how you want to invest the contributions in your retirement savings plan. They should reflect your savings goals, personal situation and risk tolerance, when applicable.

Decide on your instructions and start off on the right track towards financial empowerment!

Two options




With guidance

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

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

Next



On your own

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

Next

Exit

Set your goal

Set your goal

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

At which age do you plan on retiring?

Age

Earlier or later?

What is your gross annual income?

Enter your gross income (earnings and other income before taxes). (optional)

\$ /year

Why are we asking?

What is your target retirement income?


Enter the percentage of your current income that you'll need to maintain your standard of living. (optional)

%

No idea?

Exit


Next

Earlier or later? 

If you retire at 65 rather than 60, for example, you'll:

- Have more time to save
- Earn more money on your savings
- Delay the effects of inflation for five years
- Stretch out your savings over a shorter period
- Receive your full government pensions

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

No idea? 

Before deciding on how much you'll need, think about what you'd like your retirement to look like.

Experts say that you'll probably want to aim for 70% of your pre-retirement income to maintain your lifestyle. It's a start, but you might need more or you might need less. Think about it!

[Here are some examples](#) to get you started.

Determine your investor profile

Determine your profile

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

1

You expect to retire in:

5 years or less

6 to 10 years

11 to 15 years

16 to 20 years

21 years or more

2

How would you describe your financial situation today? Consider your age, bank accounts, current expenses, amount of principal paid off on your mortgage loan, ability to pay off your debts (credit cards, loans, etc.), emergency funds, existing retirement assets, etc.

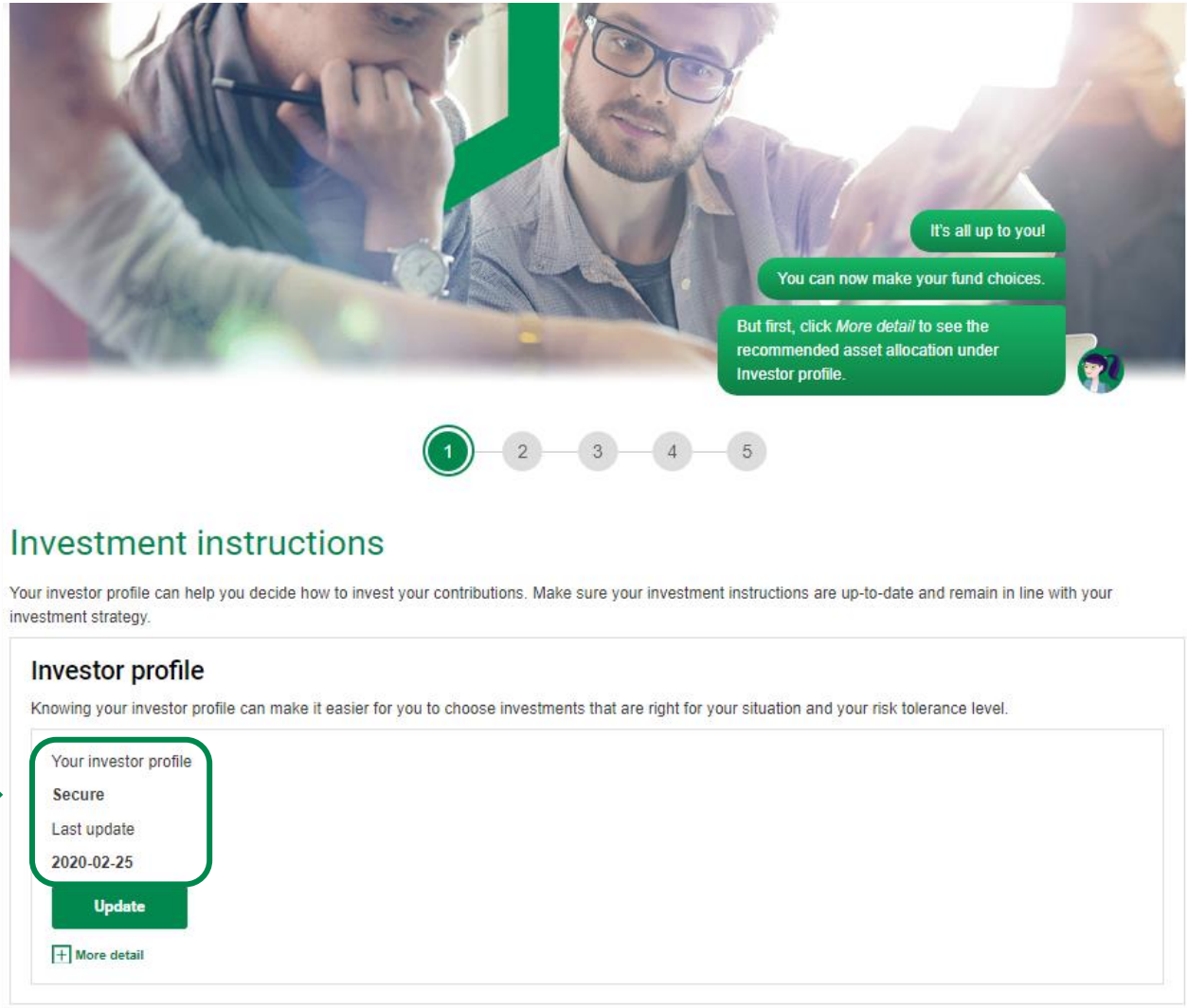
Unstable (a lot of debt and very little savings)

Somewhat unstable (a fair amount of debt and not much savings)

Pretty good (some debt, but some savings too)

Good (very little or no debt, and a fair amount of savings)

Determine your investor profile



The screenshot displays a user interface for determining an investor profile. At the top, a navigation bar features five steps, with the first step, 'Investment instructions', highlighted in green. Below the navigation bar, the 'Investment instructions' section contains a paragraph of text and a sub-section titled 'Investor profile'. The 'Investor profile' section includes a box with the following information: 'Your investor profile', 'Secure', 'Last update', '2020-02-25', an 'Update' button, and a '+ More detail' link. A large green arrow on the left side of the page points towards the 'Investor profile' section. Additionally, a green callout box on the right side of the image contains the text: 'It's all up to you! You can now make your fund choices. But first, click *More detail* to see the recommended asset allocation under Investor profile.'

1 2 3 4 5

Investment instructions

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

Investor profile

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

Your investor profile
Secure
Last update
2020-02-25
Update
+ More detail

Choose your investments

Select a Lifecycle Path

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

Your accumulated contributions (except for your guaranteed funds) will be reinvested at the next quarterly rebalancing according to your Lifecycle Path. This rebalancing will apply to all your plans in this group.

Select the Lifecycle Path that corresponds to your investor profile.

Based on your age:


- LifePath Retirement I BlackRock Index
- LifePath 2025 BlackRock Index
- LifePath 2030 BlackRock Index
- LifePath 2035 BlackRock Index
- LifePath 2040 BlackRock Index
- LifePath 2045 BlackRock Index
- LifePath 2050 BlackRock Index
- LifePath 2055 BlackRock Index
- LifePath 2060 BlackRock Index


Investment instructions


Retirement Savings Plan

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

To start with, answer these three questions to determine which choice is best for you:

 Do you have the time to understand your investment options, as well as monitor those options?

 Do you have a good understanding of investment principles, asset classes and associated risks?

 Would you like to create an investment strategy that is specific to your needs?

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

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

This short [video](#) outlines the key features of the Target Date Funds.

You answered Yes to all three questions.

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

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

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

Select a Lifecycle Path Choose your own combination of funds


Choose your own combination of funds

To build your own investment portfolio, select multi-management or à la carte funds from the list of investment funds available for your plan.

Follow these three steps to make your change:

- 1 Fund selection
- 2 Allocation of funds
- 3 Options

Validate your information



1 2 3 4 5

Validation

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

Investor profile

You haven't determined your investor profile.

Investment instructions

RRSP with restrictions on withdrawals
Lifecycle Path
LifePath 2060 BlackRock Index

Immediate rebalancing of your assets

Exit Exchange **Next** ←

Contribution

Contribute to your plan

Payroll deductions

By having your contributions taken right off the top of your pay, you don't have to think about it.


Your instructions will be automatically sent to your employer. Allow a few weeks for your instructions to be reflected on your paycheque.

You can change your instructions at any time if allowed under your plan.

RRSP with restrictions on withdrawals

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

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

 Fixed amount or percentage

Voluntary contributions 

0.00 %

Contribution total

0.00 % of salary

Exit

Next

Congratulations!



Your enrolment status

Savings goal: My retirement

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

[Go to home page](#)

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

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

