

Bringing your dreams to life

with your workplace savings plan

**Online enrolment –
Registered Retirement Savings
Plan for McMaster University**



Let's get started

Have on hand:

- Your group number (**G003908**)
- Your employee number

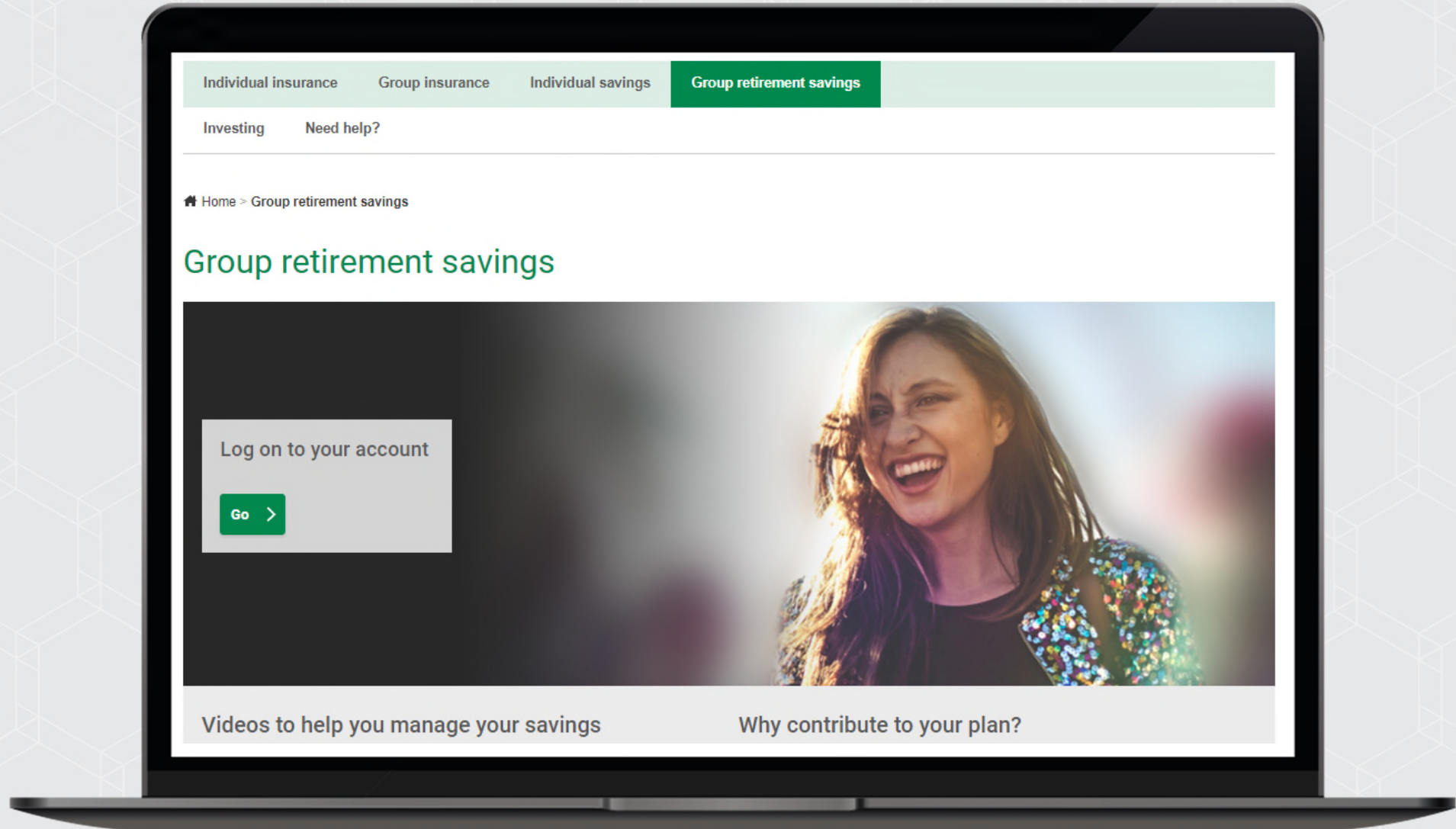
Register online at
dfs.ca/GroupPlanMember

Can't log on?

Give us a call at **1-800-968-3587**
Monday to Friday, 8am to 8pm ET



Enrol online



Create your online account

The screenshot displays the Desjardins Insurance website interface. At the top left is the Desjardins logo with the tagline 'Insurance Life • Health • Retirement'. At the top right, there is a language selector for 'Français' and a 'SECURE SECTION' indicator with a lock icon. The main content area is divided into two columns. The left column, titled 'Log on', contains input fields for 'User ID' and 'Password', a 'Remember me' checkbox, a green 'Log on' button, and links for 'Forgot your user ID?', 'Forgot your password?', and 'Merge your user accounts'. The right column, titled 'Register', features a 'Features' list with four items: 'Access to your personal information and transaction history', 'Investment monitoring', 'Tools to plan your retirement', and 'A secure, user-friendly environment'. A green arrow points to a white 'Register' button located at the bottom of the 'Register' column.

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 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

Create your account

Choose a user ID 

Create a password 

Password reminder 

Security question

What is your mother's first name?

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

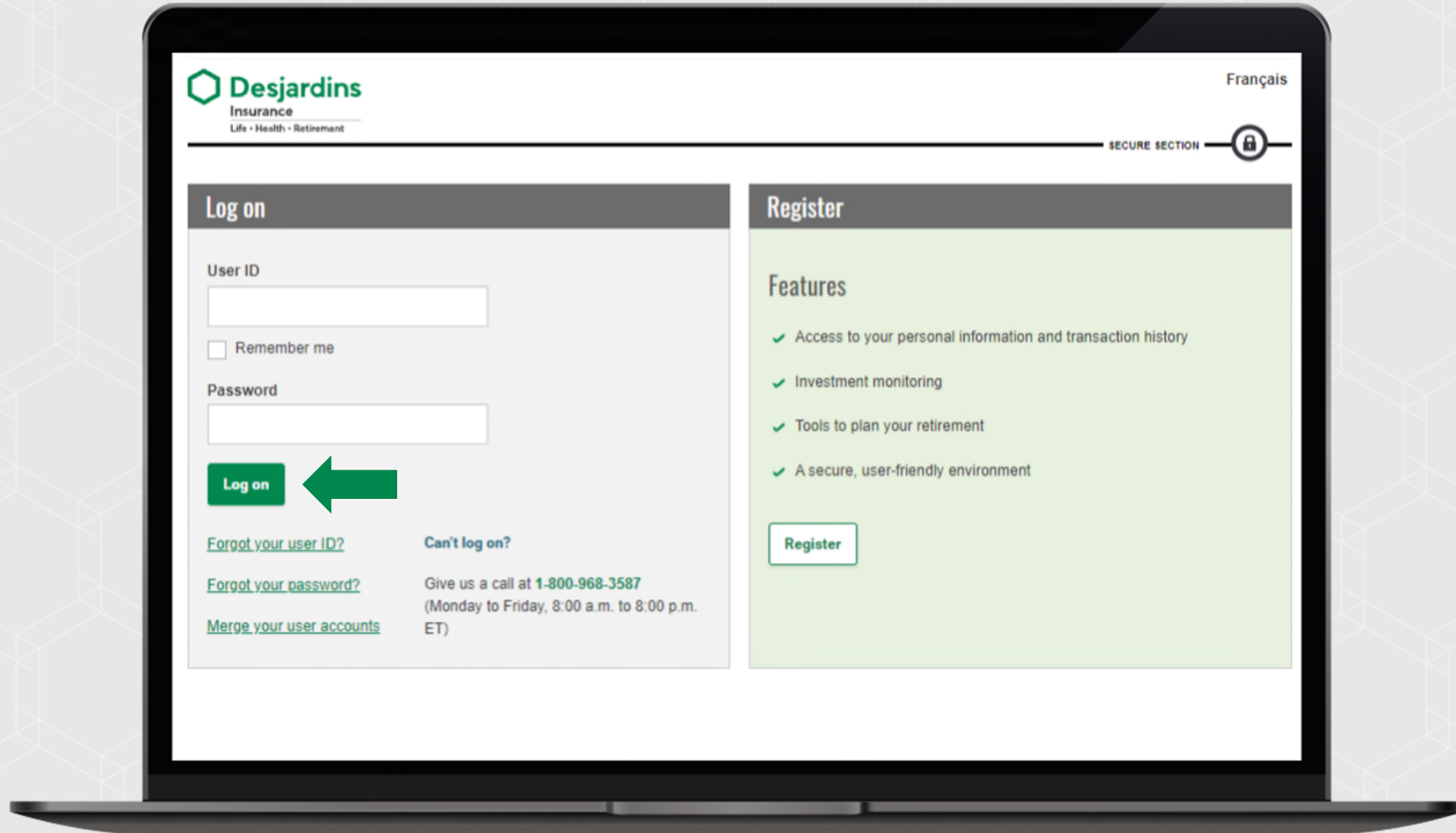
User ID

Password

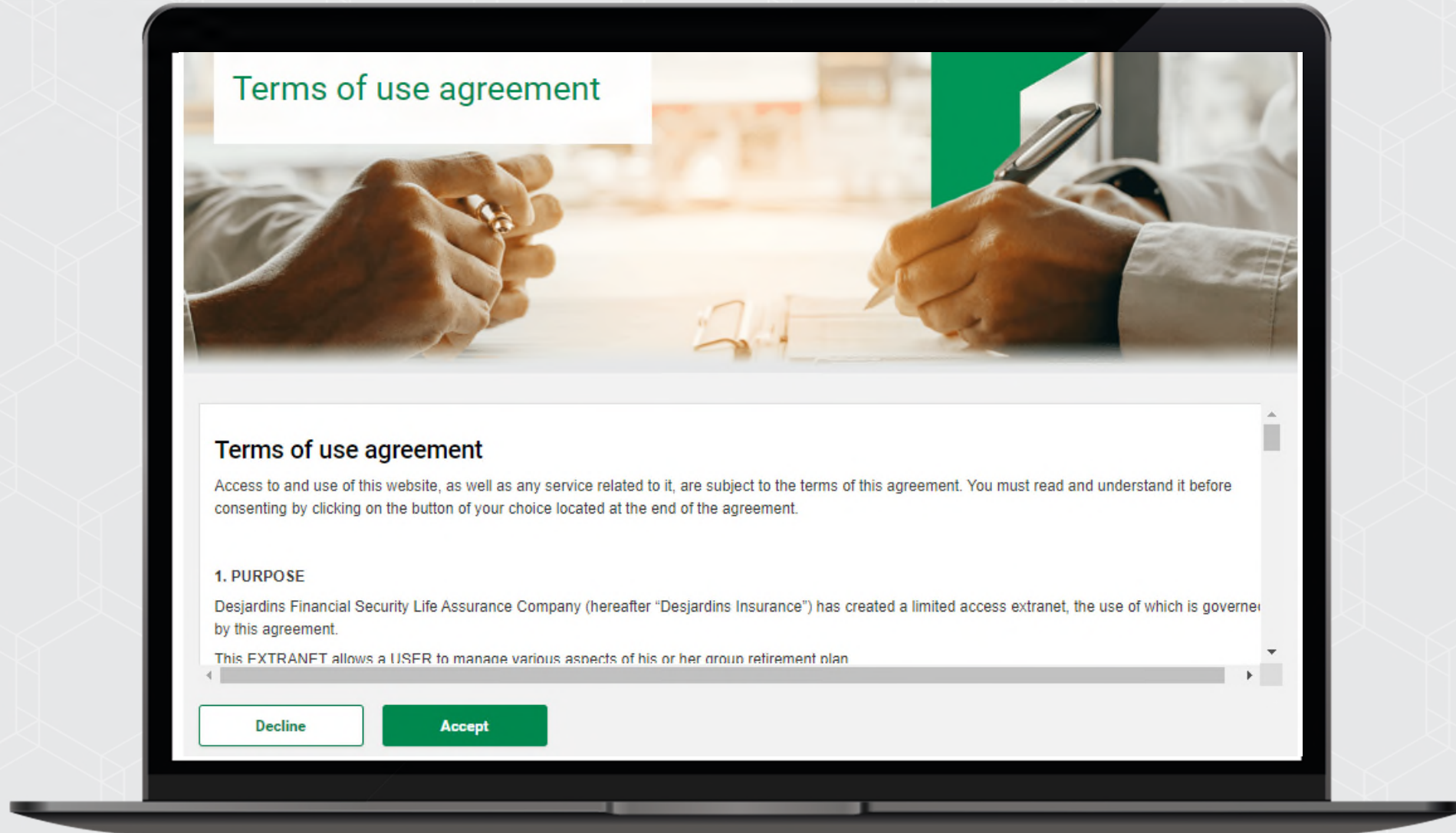
Password reminder

Mother's first name

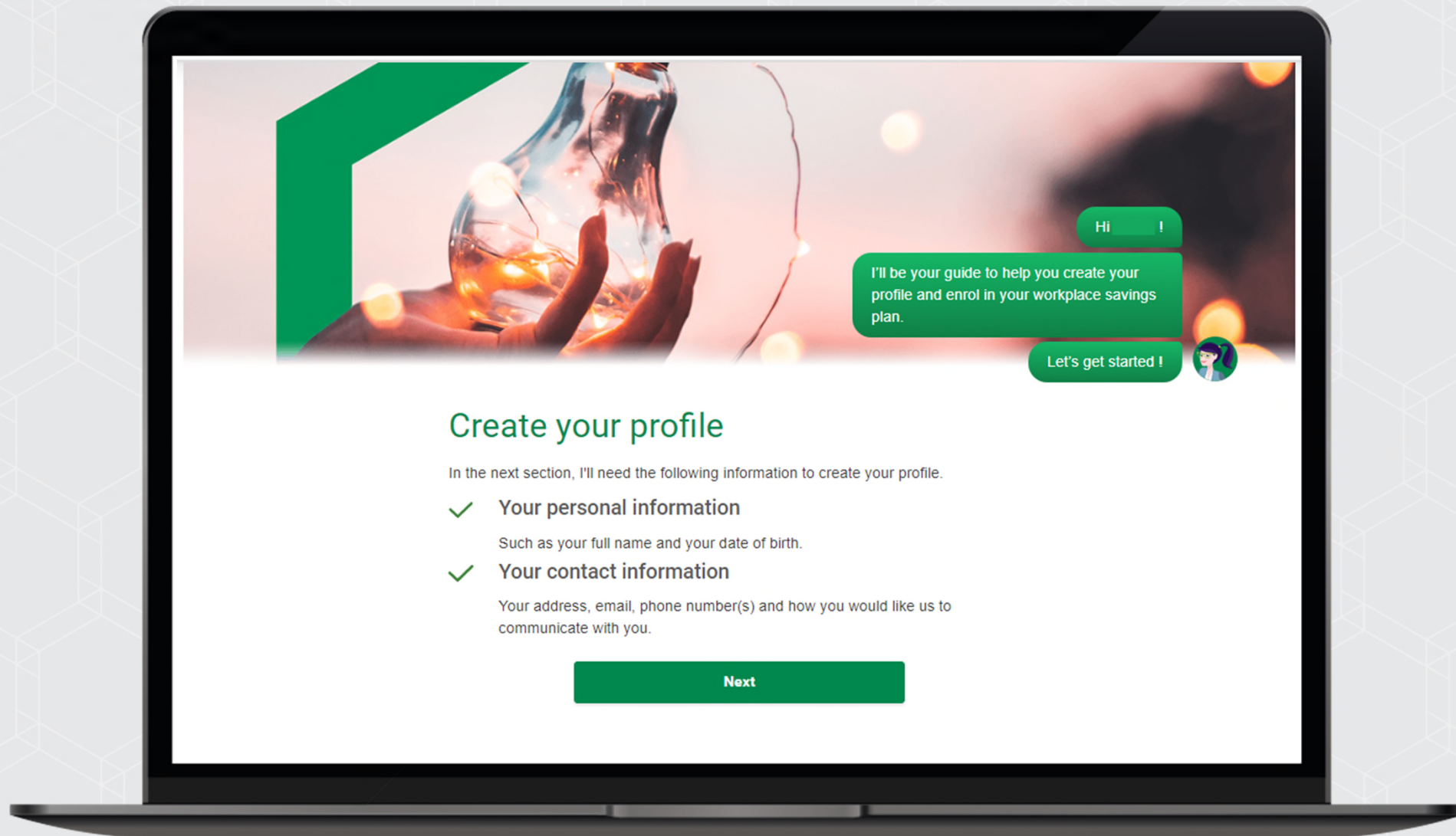
Log on




Terms of use agreement



Your information



1




My profile

My personal information

First name


Last name

Date of birth
 
YYYY-MM-DD

Gender
☐ Male
☒ Female

Marital status

2



My profile

My personal information

Address

Line 1

Line 2

City

Country


Province

Postal code

A1A 1A1

Province of employment
Province

3



My profile
My personal information

Electronic address

Email

Phone

Please enter at least one phone number.

Mobile

999 999-9999

Home

999 999-9999

Work


999 999-9999

Extension *

* Optional

[Cancel](#) [Back](#) [Next](#)

4



My profile
My communication preferences

Language

☒ French

☐ English

Statement format [?](#)

☒ Electronic

☐ Electronic and paper [?](#)

☐ Paper

Authorize text notifications (SMS)

Text ☐

[Cancel](#) [Back](#) [Next](#)

Your plan



Set your goal and enrol in your plan

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

First, you need to:

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

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

Your plan



Here are the plans you can enrol in.



Read the brief description and consult the plan rules before clicking on Choose this plan.

Choose your plan

G003908

+ Show all - Hide all

RSP restrictive - RSP with restrictions on withdrawals

Choose this plan

Beneficiary(ies)



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

Select ▼


Is this beneficiary a minor?

☐ Yes ☐ No

Designation

☒ Revocable ☐ Irrevocable

Add a beneficiary

 Beneficiary allocation

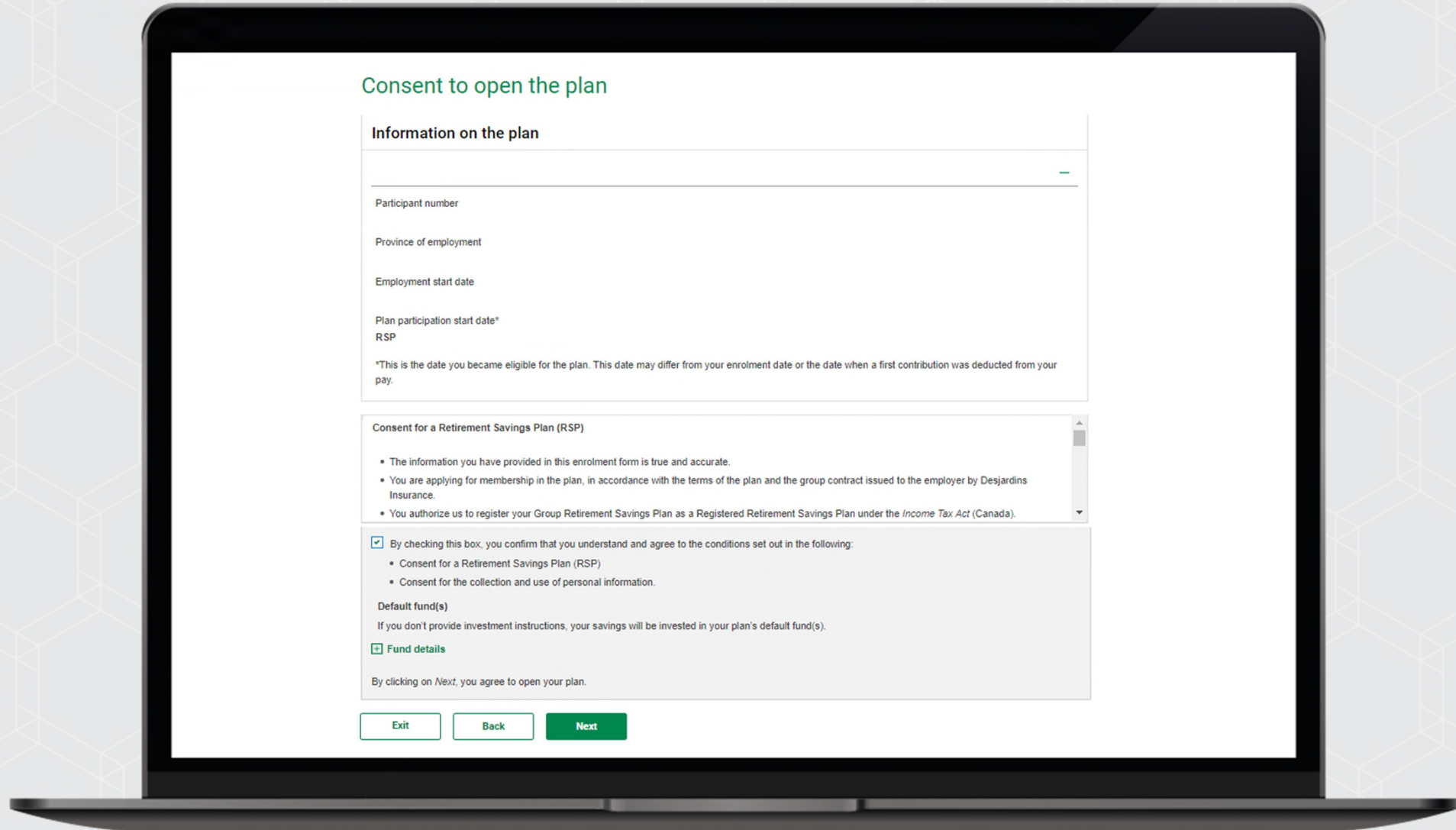
Beneficiary	%
	0.00
Total allocation :	0.00 %

Exit

Back

Next

Consent



The image shows a laptop screen with a web form titled "Consent to open the plan". The form is divided into several sections. The first section, "Information on the plan", contains input fields for "Participant number", "Province of employment", "Employment start date", and "Plan participation start date*", followed by a label "RSP" and a footnote: "*This is the date you became eligible for the plan. This date may differ from your enrolment date or the date when a first contribution was deducted from your pay." The second section, "Consent for a Retirement Savings Plan (RSP)", contains a list of three bullet points. The third section contains a checked checkbox with the text "By checking this box, you confirm that you understand and agree to the conditions set out in the following:", followed by two bullet points. Below this is the label "Default fund(s)" and a sentence: "If you don't provide investment instructions, your savings will be invested in your plan's default fund(s)." The fourth section contains a link "Fund details" with a plus icon. The final section contains the text "By clicking on Next, you agree to open your plan." At the bottom of the form are three buttons: "Exit", "Back", and "Next".

Consent to open the plan

Information on the plan

Participant number

Province of employment

Employment start date

Plan participation start date*

RSP

*This is the date you became eligible for the plan. This date may differ from your enrolment date or the date when a first contribution was deducted from your pay.

Consent for a Retirement Savings Plan (RSP)

- 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 employer by Desjardins Insurance.
- You authorize us to register your Group Retirement Savings Plan as a Registered Retirement Savings Plan under the *Income Tax Act* (Canada).

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

- Consent for a Retirement Savings Plan (RSP)
- Consent for the collection and use of personal information.

Default fund(s)

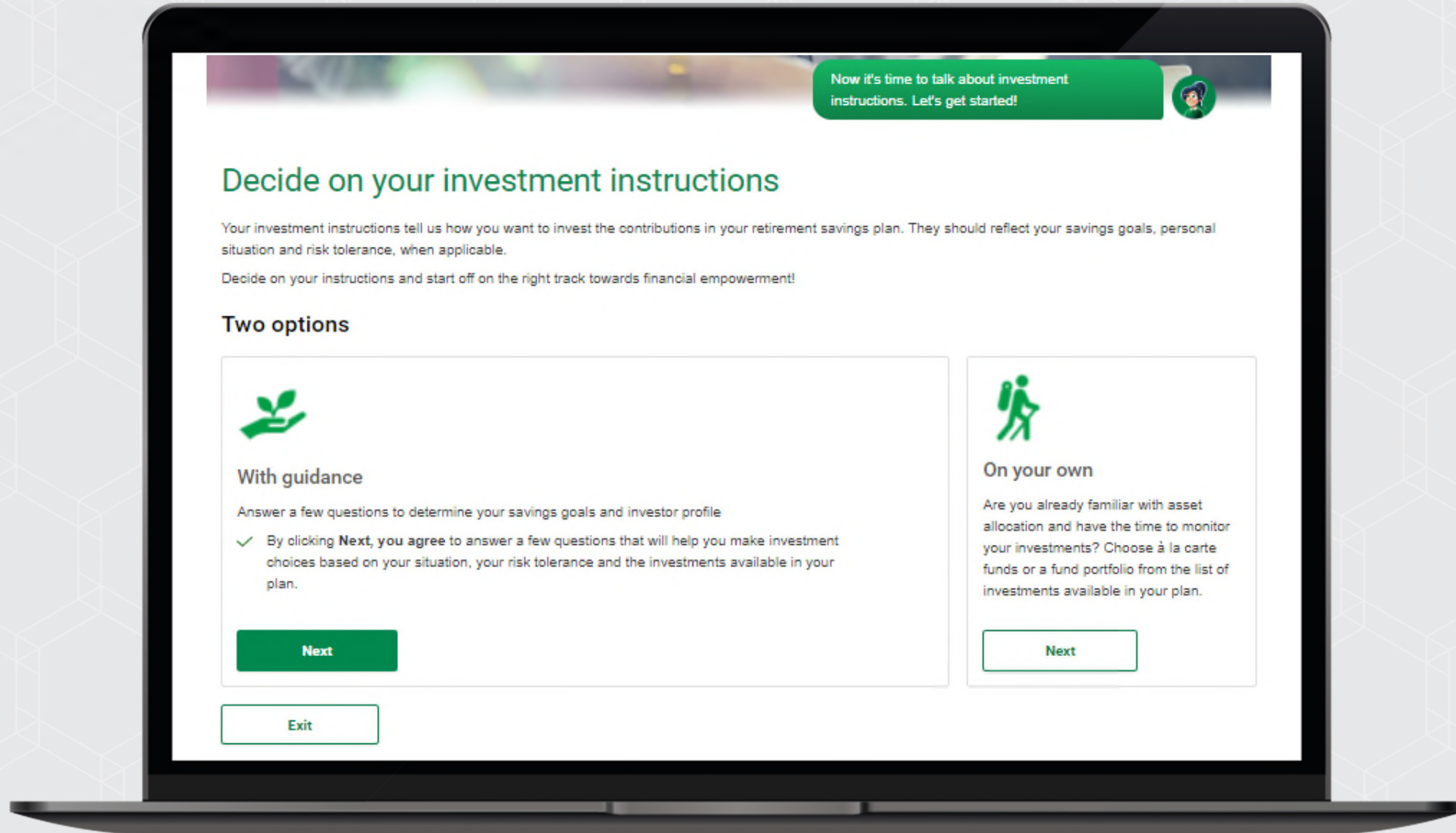
If you don't provide investment instructions, your savings will be invested in your plan's default fund(s).

[+ Fund details](#)

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

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

Investment instructions



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.

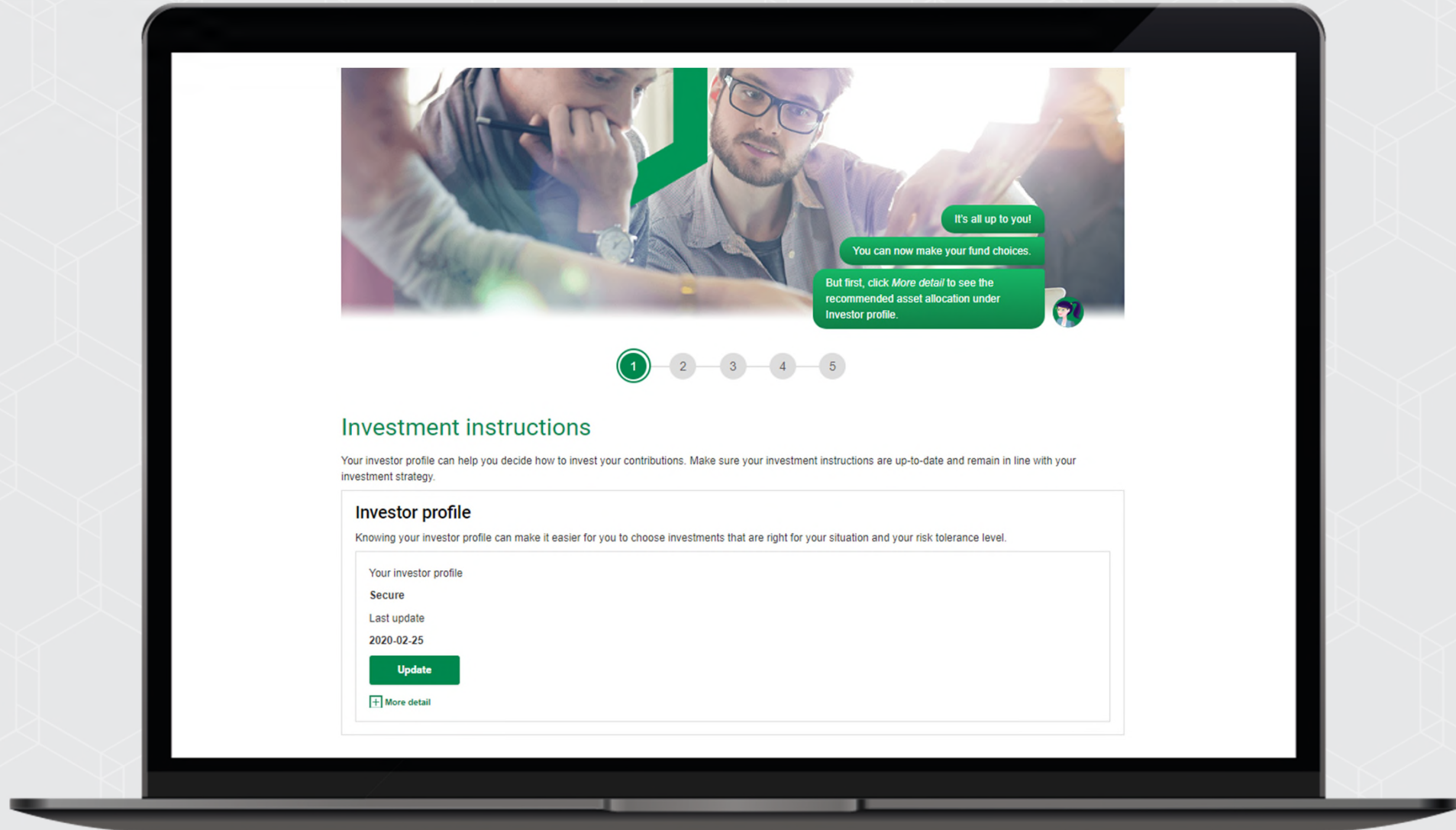
Unstable (a lot of debt and very little savings)

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)

Investment instructions



Investment instructions

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

Exit

Back to the recommendation

Next

Select the Lifecycle Path that corresponds to your investor profile.

Based on your age:

- ☐ LifePath Retirement I BlackRock Index
- ☐ LifePath 2020 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

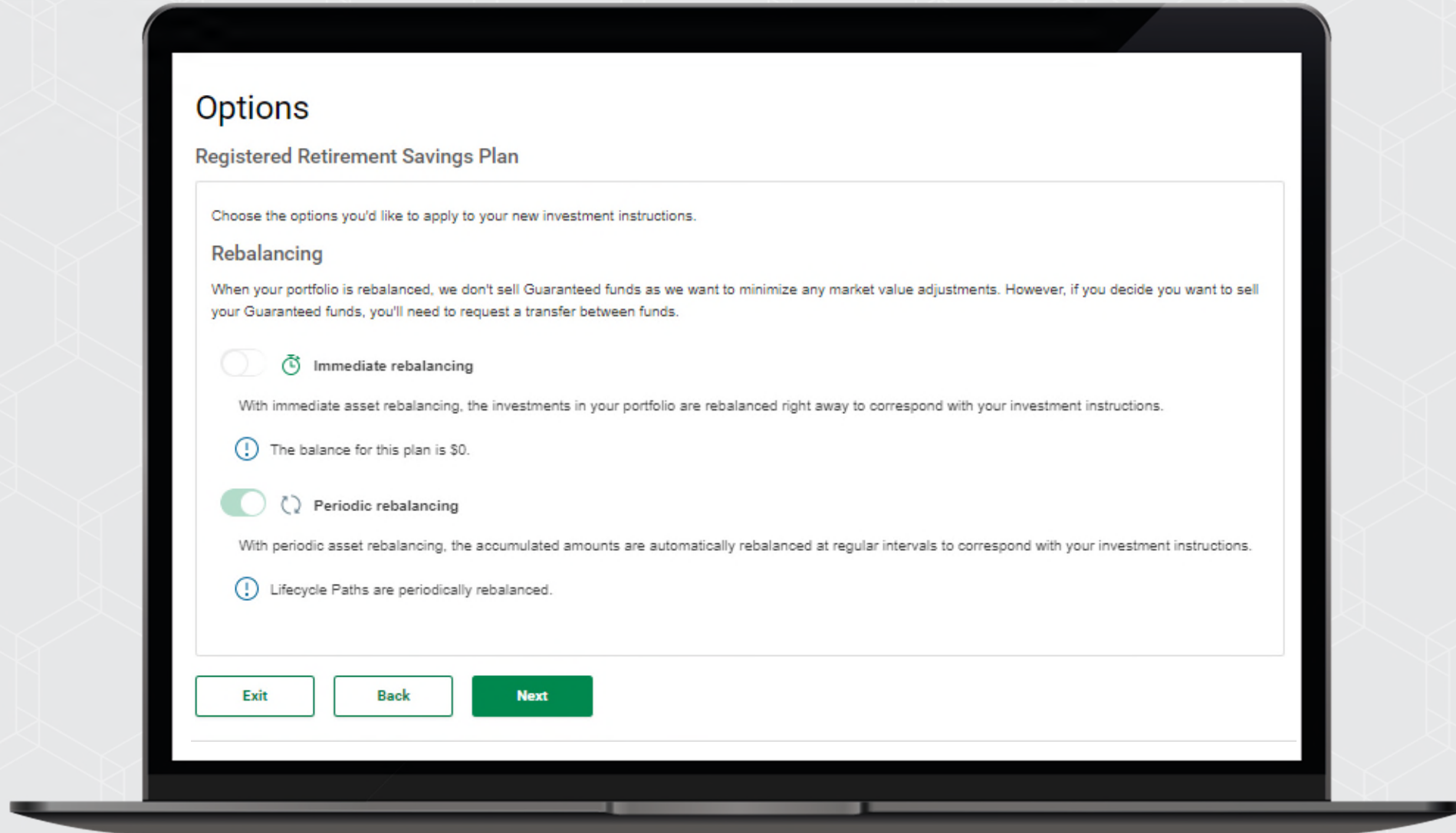
☒ Choose your own combination of funds

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

Rebalancing



The image shows a laptop screen with a web application interface. The interface is titled 'Options' and 'Registered Retirement Savings Plan'. It contains a section for 'Rebalancing' with two toggle options: 'Immediate rebalancing' (which is currently off) and 'Periodic rebalancing' (which is currently on). Each option has a descriptive paragraph and a warning icon with text. At the bottom of the screen, there are three buttons: 'Exit', 'Back', and 'Next'.


Options

Registered Retirement Savings Plan


Choose the options you'd like to apply to your new investment instructions.


Rebalancing

When your portfolio is rebalanced, we don't sell Guaranteed funds as we want to minimize any market value adjustments. However, if you decide you want to sell your Guaranteed funds, you'll need to request a transfer between funds.


☐  **Immediate rebalancing**

With immediate asset rebalancing, the investments in your portfolio are rebalanced right away to correspond with your investment instructions.

 The balance for this plan is \$0.

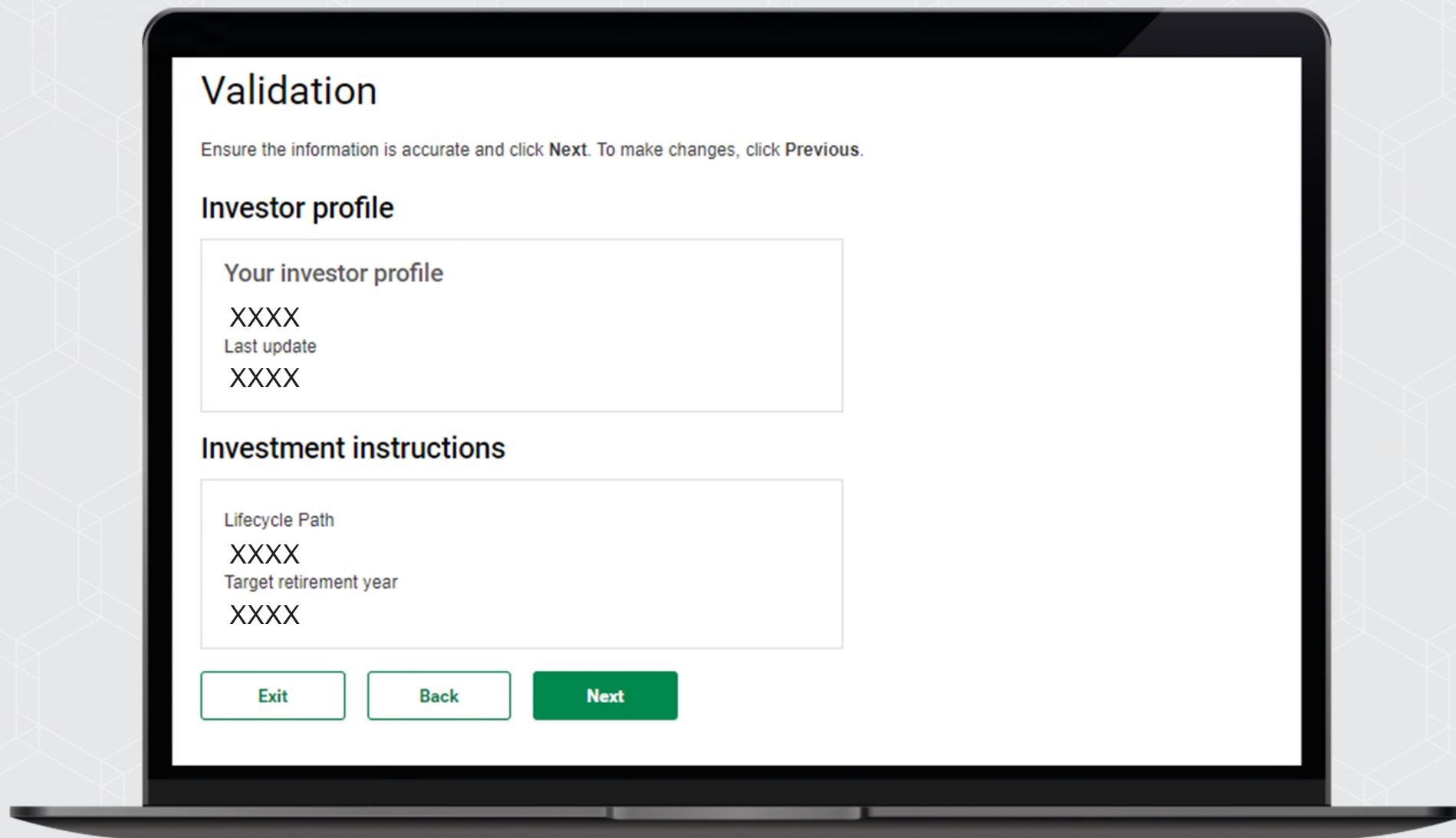
☒  **Periodic rebalancing**

With periodic asset rebalancing, the accumulated amounts are automatically rebalanced at regular intervals to correspond with your investment instructions.

 Lifecycle Paths are periodically rebalanced.

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

Validation



The image shows a laptop screen with a web application interface. The page is titled 'Validation' and contains two main sections: 'Investor profile' and 'Investment instructions'. Each section has a text input field with placeholder text 'XXXX'. Below the 'Investment instructions' section, there are three buttons: 'Exit', 'Back', and 'Next'. The 'Next' button is highlighted in green.

Validation

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

Investor profile

Your investor profile

XXXX

Last update

XXXX

Investment instructions

Lifecycle Path

XXXX

Target retirement year

XXXX

Exit **Back** **Next**

Contribution


Contributions management

Tell us how much you want to contribute to your plan. Contributions can either be a percentage of every paycheck or fixed dollar amount.

RSP 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

Cancel

Back

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](#)

Congratulations!

