



# Bringing your dreams to life

with your workplace savings plan

AQIII

January 2025



# Welcome



**Your group retirement savings program**



**Where should you invest?**



**How to enrol ?**

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.



# Your workplace savings plan



# Important to know

Plan details

RRSP

TFSA

## Eligibility

When and who can join

All employees/immediately

## Participation

Is it mandatory to join?

Optional

## Contributions

How much can be invested ?

Contributions of your choice up to your annual limits from CRA

## Withdrawals

Can you take money out of the plan?

Allowed

## Transfer from other plans

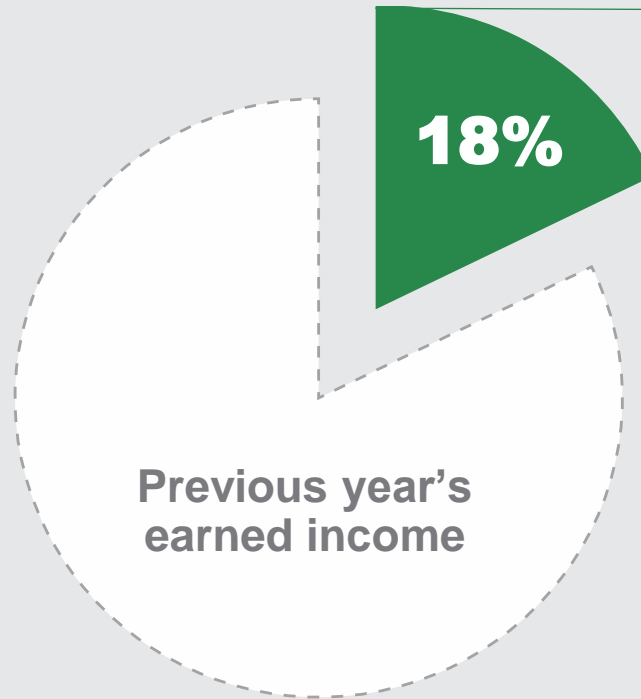
Moving your investments from a previous plan

Allowed



# Your company pension plan and RRSP limits

RRSP  
CONTRIBUTION  
LIMIT



UNUSED CONTRIBUTION  
ROOM

2025 maximum  
**\$32 490**

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



# How much can you contribute to your TFSA?

TFSA  
CONTRIBUTION  
LIMIT



**\$5,000** per year  
(2009-2012)

**\$5,500** per year  
(2013-2014)

**\$10,000** per year  
(2015)

**\$5,500** per year  
(2016-2018)

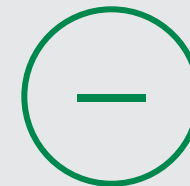
**\$6,000** per year  
(2019-2022)

**\$6,500** per year  
(2023)

**\$7,000** per year  
(2024-2025)



PREVIOUS YEARS'  
WITHDRAWALS



PREVIOUS TFSA  
CONTRIBUTIONS

For more info, contact the CRA.

Good news: You can carry over unused TFSA room and, unlike an RRSP, you can replace amounts you withdraw from your TFSA.



# Why it's smart to be in your group plan

- Tax savings for RRSP contributions
- Tax-deferred earnings
- Diverse investment options
- Lower investment and management fees  
(Management fees 1% + Investment fees)
- Guidance and support
- Home Buyers' Plan and LifeLong Learning Plan

**Pay yourself first.**

You can make it easier to save by setting up automatic deductions from your pay.

**Make your dreams come true.**

Did you know? Our online tools allow you to access your plan at any time to check your balances and plan for your retirement.



**Where should  
you invest?**



# What is your approach to investing?



## Lifecycle Path

Select from three Paths:  
secure, balanced, or growth.

- Based on your age and investor profile
- Asset mix automatically changes, reducing risk over time



## Do-it-yourself

Select your own combination of funds.

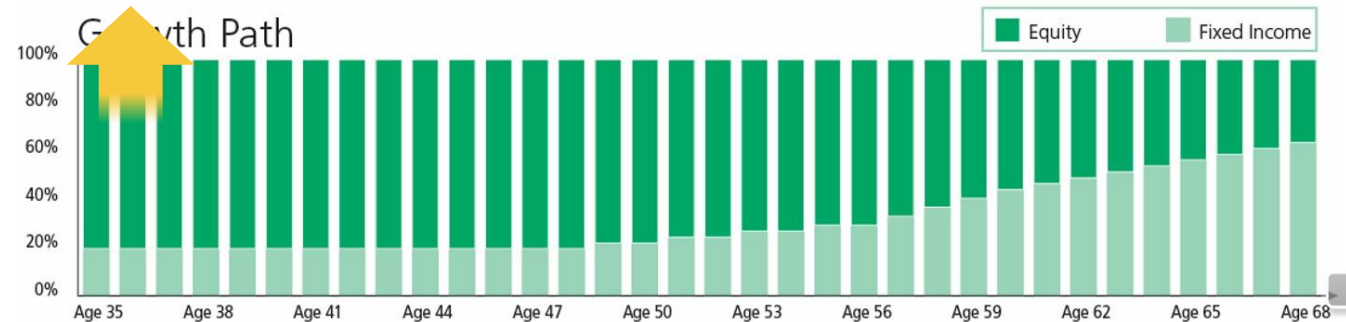
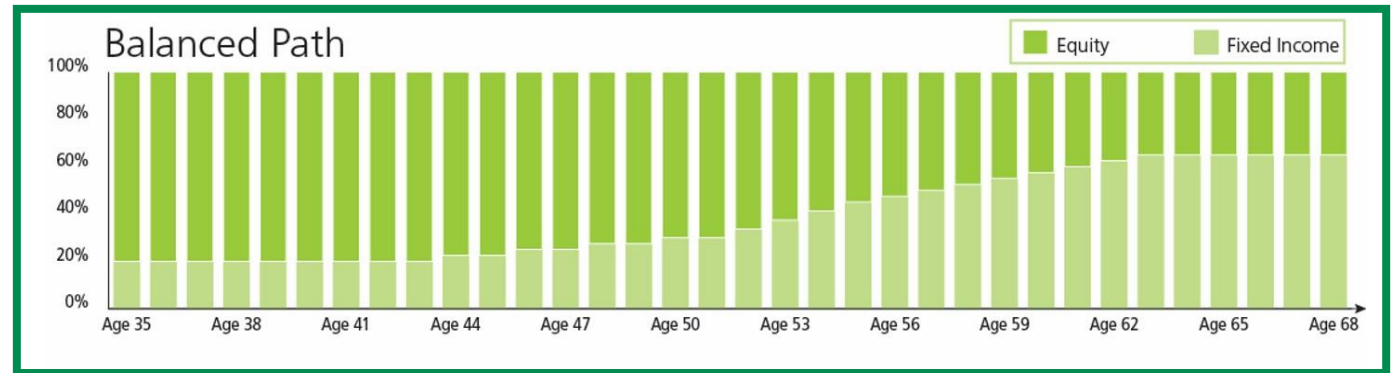
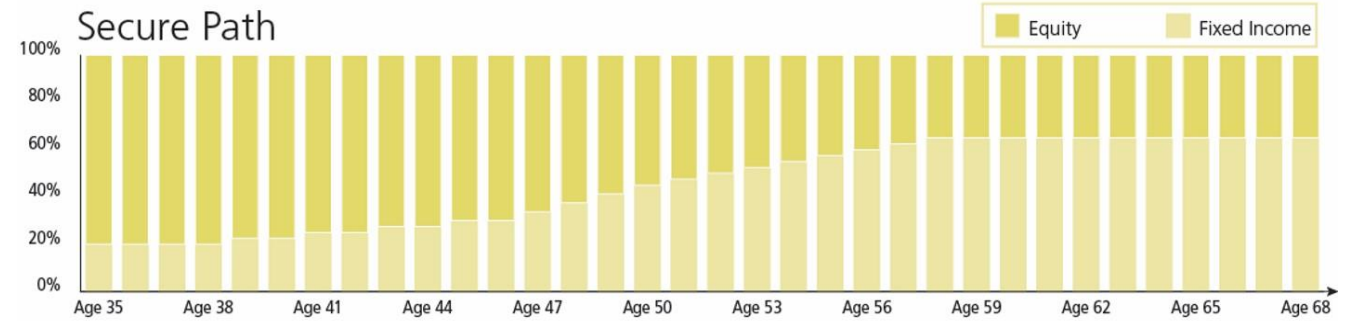
- Different investment options
- Requires more investment knowledge and regular monitoring



# Lifecycle Paths auto-adjust over time

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

## Melodia Lifecycle Paths



◆ Default fun : Secure Path



# 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.



# Lower fees mean more money for you

Weekly contribution for 30 years  
**\$25**

Your contribution  
**\$39,000**

	Management Fee	
	AQIII 1,73 %	2.50%
Balance after 30 years	\$55 662	\$49 172
Difference		<b>\$6 490</b>

Assumes annual compound return is 4%. Melodia Lifecycle path Balanced  
For illustration purposes only - does not promise any guarantees or rights to the benefits.



**How to enrol ?**



# How to enrol ?

## Have on hand:

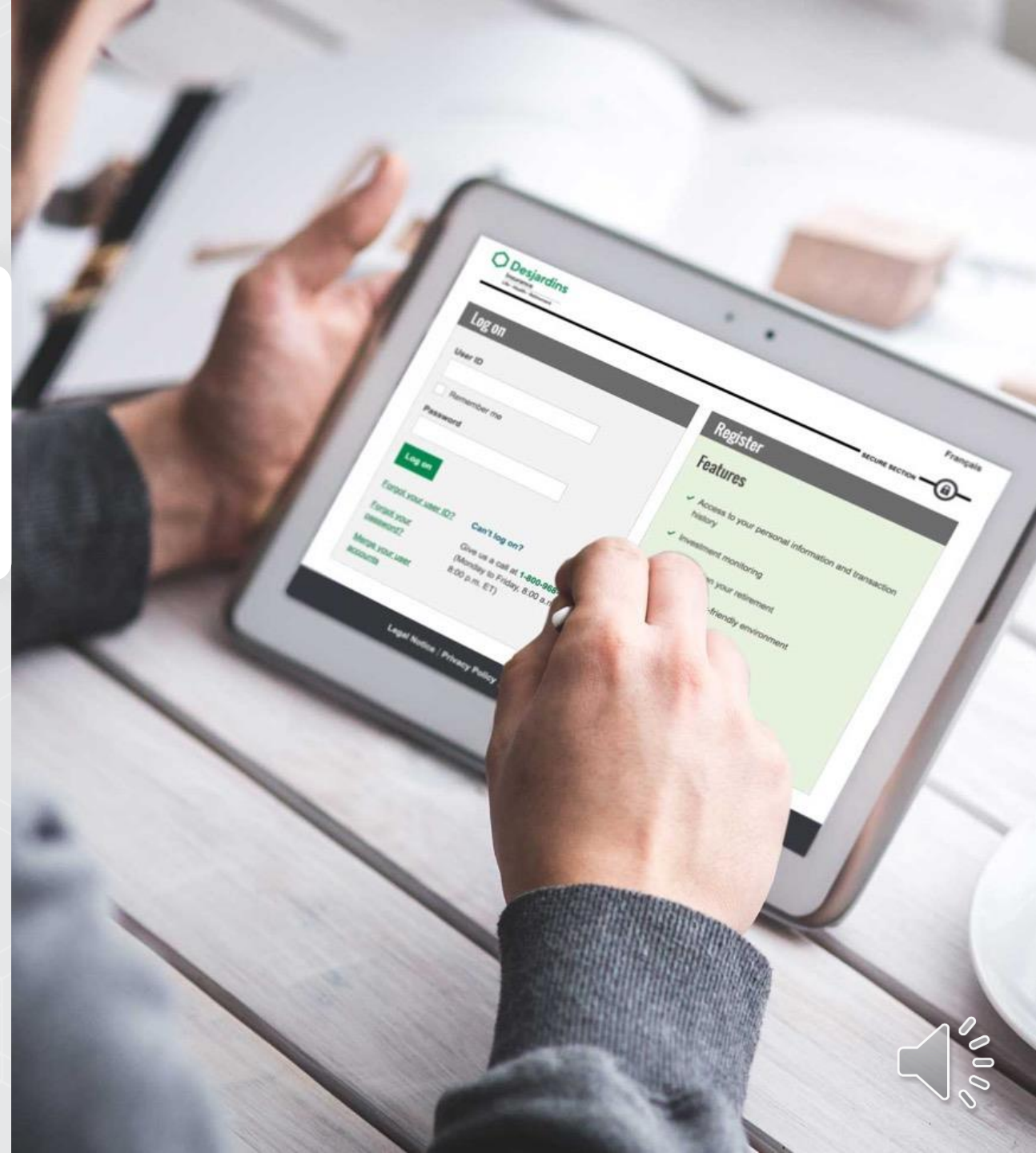
- Your group number (**G006542**)
- Your participant number

Register online at [www.dfs.ca/participant](http://www.dfs.ca/participant)

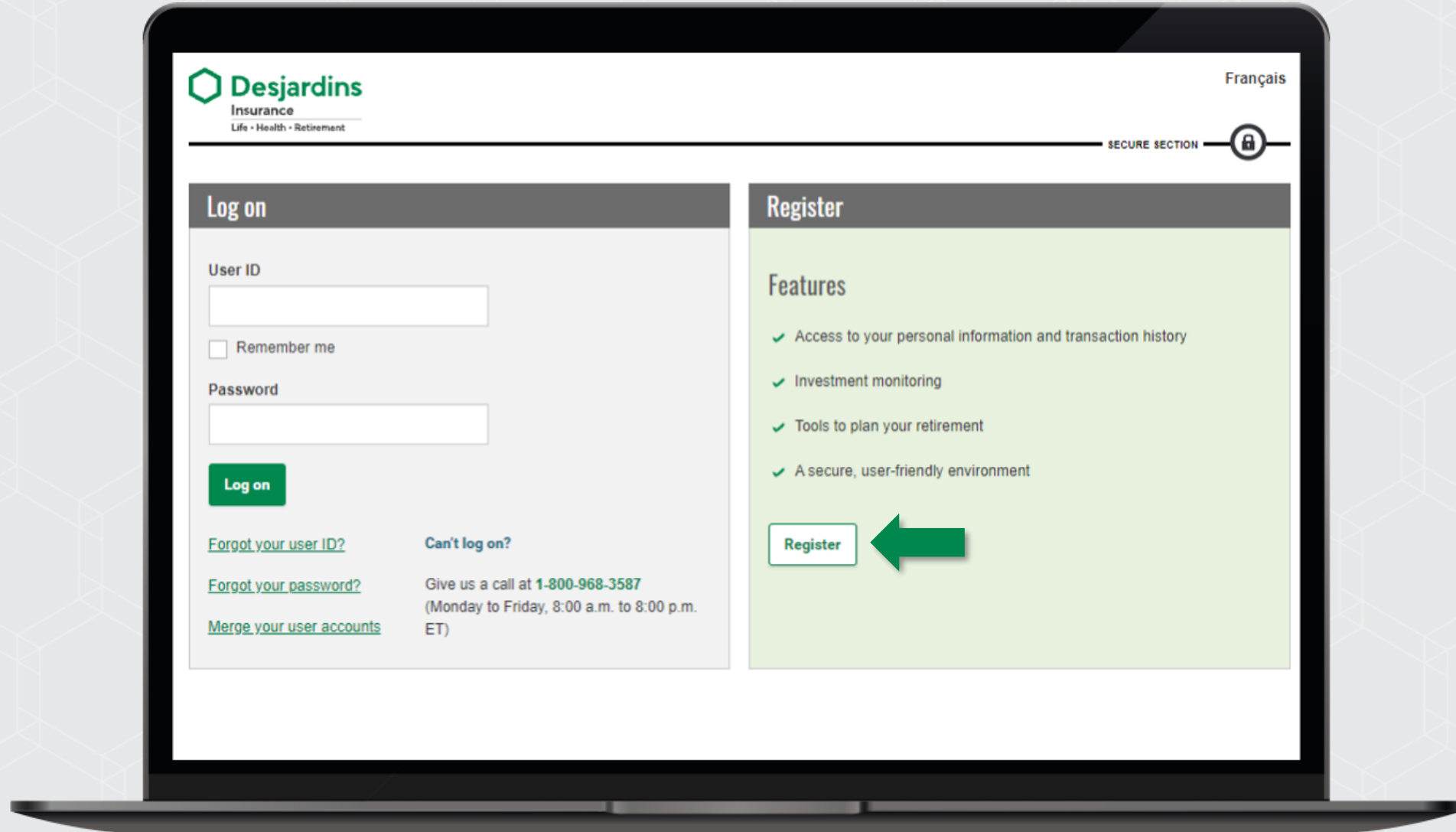
You can reach us at :


**1 800 968-3587**

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



# Create your online account



 **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 **G006542**

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



# How to enrol ?

- ❖ Create your profile
- ❖ Choose your product
- ❖ Designate your beneficiary(ies). Indicate whether your designation of beneficiary(ies) is **revocable** or **irrevocable**
- ❖ Enter you target your retirement goal
- ❖ Determine your investor profile using the investment instructions form:
  - Life cycle path
  - Your own combination of funds
- ❖ La section demande de retenues à la source est désactivée.



# On line contributions

Welcome  
VICTOR

## Managing my account

- Enrol
- Provide investment instructions
- Contribute**
- Rebalance
- Transfer between funds
- Manage contribution limits
- Make a withdrawal

## My transaction history

- Account history
- Online transaction history

## Your accumulated savings

AS AT OCTOBER 15, 2020

YOUR TOTAL SAVINGS  
**\$30,000.00**

G036091 - DSF STANDARD

**RRSP**

**\$30,000.00**



# On line contributions



 My messages

 My profile

[Home](#) [Wellness Centre](#) [My account](#) [My transactions](#) [My statements and documents](#)


[Home](#) > [My transactions](#) > [Managing my account](#) > **Contribute**

## Contribute

You can contribute to your plan by payroll deduction (if this option is offered by your employer) or by transferring money from your financial institution via pre-authorized debit. Don't forget to include these contributions in your RRSP/PRPP deduction limits or TFSA contribution room.

Group  
G006542 - AQIII

### Banking information

 We don't have your banking information on file.

Transit number



Financial institution



Institution number

Account number



### Security question

What is your mother's first name?

I confirm that the banking information is correct and that I am the account holder



# On line contributions

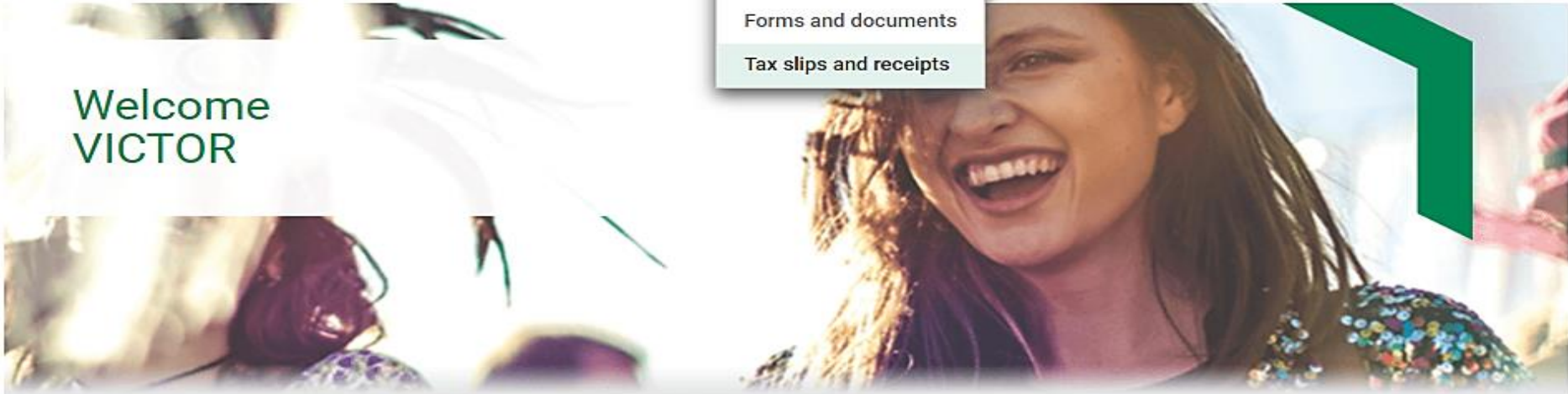


 My messages

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[Home](#) [Wellness Centre](#) [My account](#) [My transactions](#) [My statements and documents](#)

 Home




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 [My savings details >](#)

 [Rate of return >](#)

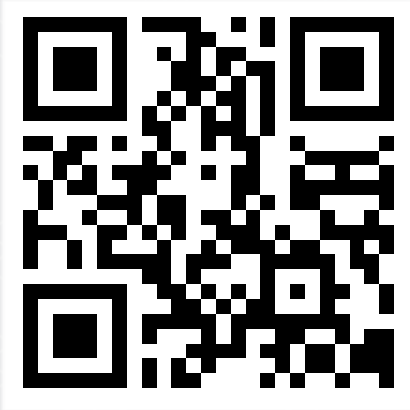
 [Financial statements >](#)





A little tip to take control of your finances!

Download Omni!  
It's very easy!



# Customer Contact Centre

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



**1-800-968-3587**

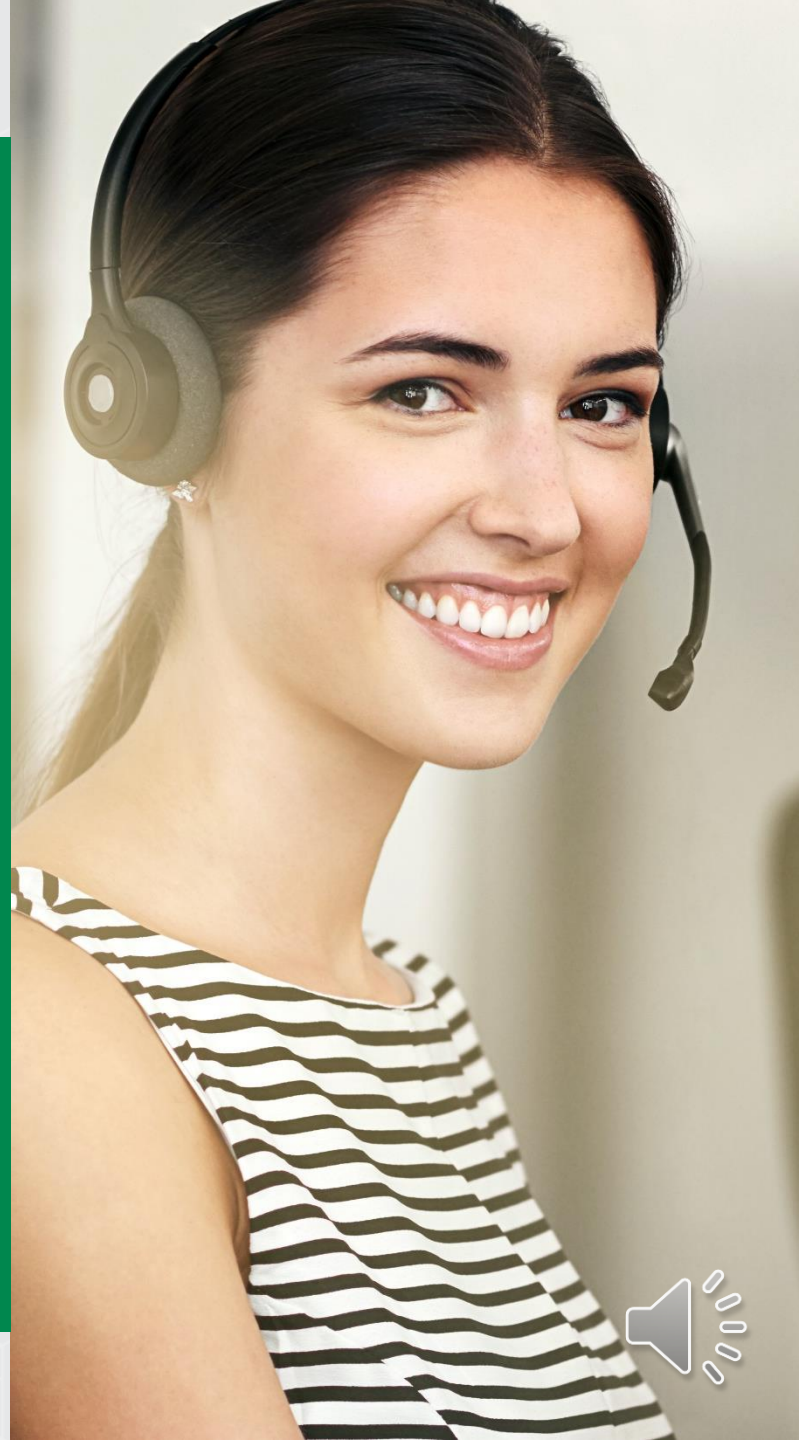
8 a.m. to 8 p.m. ET  
Monday to Friday

## Have on hand

Your group number

**G006542**

Employee number OR  
participant number



# Thank you

