

SIMPLY SPEAKING

Important Information on your Group Pension Plan

It is important to take the time to set goals, make a plan and commit to it, so you can achieve your retirement dreams. Joining your group pension plan is a great way to start!

Why you should join the group pension plan

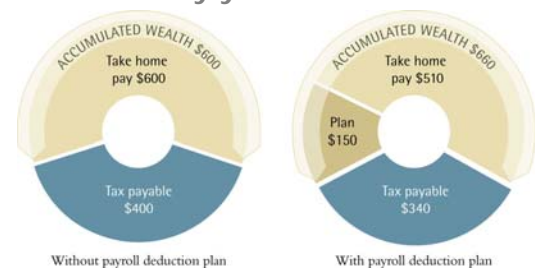
Most people plan more for a vacation than for retirement.

It's important to take the time to set goals, make a plan and commit to it, so you can achieve your retirement dreams. Joining your group retirement plan is a great way to start and offers you advantages such as:

- Easy, convenient and disciplined with direct contributions from your paycheque. Plus, these contributions are deposited before income tax is calculated, so you get immediate tax savings.
- Very favourable, lower investment management fees
- No fees for annual service, set-up, transfers between funds, or redemption
- A wide variety of world-class investment managers
- Flexible guaranteed compound interest accounts
- Customized member statements with personalized rate of return and *Smart* messages
- Freedom to change your investment instructions at any time at no cost
- Access to excellent retirement planning software
- 100% immediate return on investment due to Employer matched contributions

- Password-protected transactional website, GRS ACCESS (www.grsaccess.com)
- Confidential and secure Access Line, our automated phone service, at 1-800-724-3402 is available 24/7

Pay yourself first



Assumes 40% tax rate
This example is for illustrative purposes only. Situations may vary according to specific circumstances.

Let us help you with your retirement planning. To learn more about joining your group retirement plan, please contact your Benefit Representative at your place of employment. Also, visit the CISVA website at www.cisva.bc.ca for further information.

