McGill University – Group RSP/LIRA

- Group Registered Retirement Savings Plan (GRSP)
- Group Locked-In Retirement Account (GLIRA)

Helping you achieve financial wellbeing in retirement!

For members of the McGill University Pension Plan
Group RSP/Group LIRA

- Contributions subject to CRA limits
- Per pay amounts via payroll deductions – benefit from immediate tax relief or lump-sum payments
- Withdrawals permitted anytime – Homebuyer’s Plan, Lifelong Learning Plan
- Transfers in from RRSPs or LIRAs
- Annual record-keeping fee of $46
How much can I contribute?

Sample – CRA Notice of Assessment

You are responsible for ensuring that the combination of all contributions towards a RRSP, whether in the McGill GRSP or other personal RRSPs do not exceed the CRA maximum limits in any given year. (2014 = $24,270; 2015 = $24,930; 2016 = $25,370)
To join, view or make changes to your GRSP:

www.mcgill.ca/hr/bp/pensions/access

My Account

LOGIN TO VIEW CURRENT BALANCES: Access the McGill University Savings Programs website using your McGill Username and Password.

Login using your McGill username & password (firstname.lastname@mcgill.ca).
Are you on track for retirement?

- **Investments**
  - Your Asset Mix matches your Investor Profile
  - Open

- **Retirement Income Calculator**
  - Based on the information you provided during your last Reti...
  - Open

## Tools to Manage Your Account

- **Update Beneficiaries**
  - Use this tool to update or modify your beneficiary information for your McGill University Pension Plan.

- **Change Existing Investment Allocations**
  - Transfer assets between eligible funds by selling one fund and buying another fund.

- **Join or Make Changes to your Group RSP**
  - Use this tool to enrol in the Group RSP or to change contribution amounts.

- **Withdraw or Transfer Funds from your Group RSP**
  - Sell assets for cash or transfer eligible balances to another institution.

- **Complete your Enrolment**
  - For New McGill University Pension Plan Members: Use this tool to complete your enrolment process.

- **Change Future Investment Allocations**
  - Modify the current investment mix for incoming contributions for your savings plans. Please note: this will not re-allocate funds which are already invested.

- **See Tax Receipts and Annual Statements**
  - This page gives you online access to your statements of account and Group RSP tax receipts.
Step 1: Enter your contribution amount

Step 1: Change Your Contribution
- View How To Use This Tool
- View Considerations

<table>
<thead>
<tr>
<th>Enrol</th>
<th>Plan Name</th>
<th>Contribution Type</th>
<th>Contribution Amount (per pay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Check to Enrol</td>
<td>McGill University Group Registered Savings Plan</td>
<td>Employee Voluntary</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>[ ]</td>
<td>McGill University Group Registered Savings Plan (spousal)</td>
<td>Employee Voluntary</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>
Step 2: Verify Your Contribution

You have asked to make the following contribution in the plan. If the information in the table is correct, click **Submit** to continue.

If the information in the table is not correct, click **Back** to change your contribution selections.

<table>
<thead>
<tr>
<th>Enrol</th>
<th>Plan Name</th>
<th>Contribution Type</th>
<th>Contribution Amount (per pay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Enrolled</td>
<td>McGill University Group Registered Savings Plan (spousal)</td>
<td>Employee Voluntary</td>
<td>$0.00</td>
</tr>
<tr>
<td>Enrolled</td>
<td>McGill University Group Registered Savings Plan</td>
<td>Employee Voluntary</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

[Arrow pointing to the second row]
Step 3: Confirmation

Your request to change your contribution rate(s) is pending.

Employee Name: test1 testone
Date: Oct 30 2014, 04:32:55 PM (EST)
Confirmation ID: W5663

To complete your requested changes, the following form(s) must be completed and sent to:

Morneau Shepell
895 Don Mills Road, Tower One, Suite 700
Toronto, Ontario M3C 1W3

Print, sign & return to MS

McGill RRSP Application Form

You may now decide on an investment allocation for this plan.
Step 4: Choose your investment mix

Step 1: Plan Selection

View How To Use This Tool

Your plans available for investment allocation

- McGill University Pension Plan – Part A – Hybrid Pension Plan (1976-12-1)
- McGill University Group Registered Savings Plan

Considerations

At least once each year or when you have a life event, you should re-visit the Retirement Income Calculator tool and complete a new investor profile questionnaire to see if it still reflects your needs.

Successfully submitted future investment allocation changes will be applied to your next available contribution. This allocation instruction will cancel and supersede any previous instruction on file and will become effective immediately.

The future asset mix in your portfolio may vary from the percentages you initially chose to invest in each fund because fund values change over time.

If you are in Part A of the Plan (joined or eligible to join prior to January 1, 2009), it is important to note that only the performance of the Balanced Account is considered by the University in the calculation of your Defined

Step 2: Allocation Options

What do I need to do?
Select below whether you would like to invest in the glide path option or build your own portfolio from the available investment options. Before making your selection you should review all the investment options available, including glide path, and consider your retirement goals and investor profile.

How is the glide path option different from the self-directed investment options?
The glide path option will automatically allocate your future contributions based on your age and risk level. Your allocation to underlying investment options will be adjusted over time as you grow older. If you choose this option, any current funds that you have invested in the self-directed investment options will be automatically transferred to the glide path during the next quarterly rebalancing cycle. The self-directed investment options are for participants who prefer to take a more active role in investing and want to construct a portfolio that addresses their individual needs.

Where do I indicate my selection?

- I wish to invest in the glide path (read the information below to assist in determining whether the glide path option is right for you)

- I wish to build my own portfolio from the available self-directed investment options

How do I know if the glide path is appropriate for me?
Glide paths are designed for plan members who do not have the time or inclination to manage their investment accounts. They are becoming the industry best practice because they ensure that plan members with different needs have suitable options available to them. If you don’t actively monitor and manage your investments, this may be a good option for you.

Before you decide, you should determine your investor profile. If the asset mix for the glide path is similar to the one suggested for your investor profile and you don’t think you’ll take the time to actively manage your account yourself, it may be a good choice. It’s an important decision and only you can decide what investment mix is right for you. We also encourage you to consult your financial advisor for advice.
GRSP/GLIRA Investment Options

- Equity Pool – TD Asset Management
  - Canadian Equity (30%)
  - US Equity (40%)
  - Non-North American Equity (30%)

- Fixed Income Pool – Philips, Hager & North (PH&N)
  - Bond Fund (100%)

- Glide Path
## Glide Paths

### Conservative Risk Profile

<table>
<thead>
<tr>
<th>Age Mapping/Bands</th>
<th>Age 66 and above</th>
<th>Age 60 to 65</th>
<th>Age 50 to 59</th>
<th>Age 40 to 49</th>
<th>Age 30 to 39</th>
<th>Below age 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income Pool</td>
<td>65%</td>
<td>65%</td>
<td>50%</td>
<td>40%</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td>Equity Pool</td>
<td>35%</td>
<td>35%</td>
<td>50%</td>
<td>60%</td>
<td>70%</td>
<td>80%</td>
</tr>
</tbody>
</table>

### Moderate Risk Profile

<table>
<thead>
<tr>
<th>Age Mapping/Bands</th>
<th>Age 66 and above</th>
<th>Age 60 to 65</th>
<th>Age 50 to 59</th>
<th>Age 40 to 49</th>
<th>Age 30 to 39</th>
<th>Below age 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income Pool</td>
<td>65%</td>
<td>50%</td>
<td>40%</td>
<td>30%</td>
<td>20%</td>
<td>10%</td>
</tr>
<tr>
<td>Equity Pool</td>
<td>35%</td>
<td>50%</td>
<td>60%</td>
<td>70%</td>
<td>80%</td>
<td>90%</td>
</tr>
</tbody>
</table>

### Aggressive Risk Profile

<table>
<thead>
<tr>
<th>Age Mapping/Bands</th>
<th>Age 66 and above</th>
<th>Age 60 to 65</th>
<th>Age 50 to 59</th>
<th>Age 40 to 49</th>
<th>Age 30 to 39</th>
<th>Below age 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income Pool</td>
<td>50%</td>
<td>40%</td>
<td>30%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Equity Pool</td>
<td>50%</td>
<td>60%</td>
<td>70%</td>
<td>80%</td>
<td>90%</td>
<td>90%</td>
</tr>
</tbody>
</table>
Step 5: Build your own investment mix

CHANGE FUTURE INVESTMENT ALLOCATIONS

Step 3: Allocation

- View How To Use This Tool
- View Considerations

McGill University Group Registered Savings Plan

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Fund Name</th>
<th>Current Allocation</th>
<th>New Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>GRSP Equity Pool</td>
<td>0.00 %</td>
<td>70 %</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>GRSP Fixed Income Pool</td>
<td>0.00 %</td>
<td>30 %</td>
</tr>
<tr>
<td>Total Allocation</td>
<td></td>
<td>0.00 %</td>
<td>100.00 %</td>
</tr>
</tbody>
</table>

Continue ➤
**Step 6: Review & Confirmation**

**CHANGE FUTURE INVESTMENT ALLOCATIONS**

1. Plan Selection
2. Allocation Options
3. Allocation
4. Review
5. Confirmation

### Step 4: Review

Review your fund allocation instructions below. If these instructions are correct, click Submit to continue. Otherwise, click Back to change your instructions.

**New Allocation (My Own Portfolio)**

- 70.00% GRSP Equity Pool
- 30.00% GRSP Fixed Income Pool

**Considerations**

We do not know if this transaction matches your Investor Profile. Please complete the Investment Questionnaire before proceeding with this transaction, so we can help you invest according to your needs.

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Fund Name</th>
<th>Current Allocation</th>
<th>New Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>GRSP Equity Pool</td>
<td>0.00 %</td>
<td>70.00 %</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>GRSP Fixed Income Pool</td>
<td>0.00 %</td>
<td>30.00 %</td>
</tr>
<tr>
<td>Total Allocation</td>
<td></td>
<td>0.00 %</td>
<td>100.00 %</td>
</tr>
</tbody>
</table>

[Submit Button]
Step 7: Submission Successful

CHANGE FUTURE INVESTMENT ALLOCATIONS

Step 5: Confirmation

Submission Successful

Your request to change your future investment allocation under your current account has been submitted successfully.

Employee Name: test1 testone
Date: Oct 30 2014, 04:48:04 PM EST
Confirmation ID: W5684

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Fund Name</th>
<th>Current Allocation</th>
<th>New Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>GRSP Equity Pool</td>
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<td>70.00 %</td>
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<td>Fixed Income</td>
<td>GRSP Fixed Income Pool</td>
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<td>30.00 %</td>
</tr>
<tr>
<td>Total Allocation</td>
<td></td>
<td>0.00 %</td>
<td>100.00 %</td>
</tr>
</tbody>
</table>

Back to Retirement and Savings Home Page
Where can I get more information?

- McGill University Savings Programs Call Centre:
  - Web Site: www.mcgill.ca/hr/bp/pensions/access
  - Phone: 1-855-687-2111

- Independent investment advisor or financial planner