This flyer provides an overview of your retirement program at a glance. Your plan is administered by Canada Life under policy number 71745.

Your Retirement Plan

- Your Plan consists of a Registered Retirement Savings Plan (RRSP)
- Full time employees are eligible to enroll in the plan on their date of hire
- You may make regular contributions from 1% to 4% of your earnings and additional voluntary contributions up to your individual CRA limit
- Company will match your regular contributions by 50% up to a maximum of 2% of your earnings
- Earnings are defined as base salary including overtime and bonuses
- Contributions are made through payroll deductions
- You may change your contribution rate at any time by contacting Owen & Associates
- You choose which fund(s) to invest in. If you do not make an election your funds will be directed to the Continuum Target Date Fund closest to your 65th birthday
- You may change your investment selection at any time either online or by contacting Canada Life
- You are responsible for monitoring your individual RSP limit as indicated on your notice of assessment provided by the CRA
    - Your RSP limit is inclusive of all retirement contributions made by you and your employer

Withdrawals

- Withdrawals of your regular contributions and employer contributions are only permitted with respect to CRA's Home Buyer's and Lifelong Learning Plans; contributions outside of these are not permitted while employed
- All funds are immediately vested

What Happens When You Retire or Leave the Company

- You will receive a statement of options outlining the current value of your account and the options that are available to you
    - Maintain with Carrier
    - Move to another investment company
    - Cash out (applicable taxes will apply)
- Contact Owen & Associates to keep current contact information up to date

Tools, Resources and Contact Information

- Canada Life has a variety of services and support to assist you with your retirement planning and saving.
- You can register online at www.grs.access.com
- Once registered you can:
    - View your investments
    - Monitor your rate of return
    - Change your investment selection
- You can also call the Client Service Center at 1-800-724-3402
- You are encouraged to access www.smartpathnow.com
    - This site provides you access to valuable planning tools and resources

Your Plan Administrator is Jennifer Tran | jennifer.tran@owenandassoc.com | 1-866-251-2841

The official Plan Documents governs your rights and benefits under each plan. If a discrepancy exists, the Plan Documents will prevail.