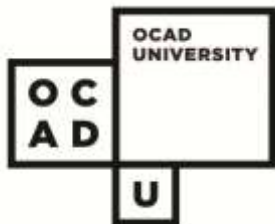


How to maximize your group plan?



Meeting objectives

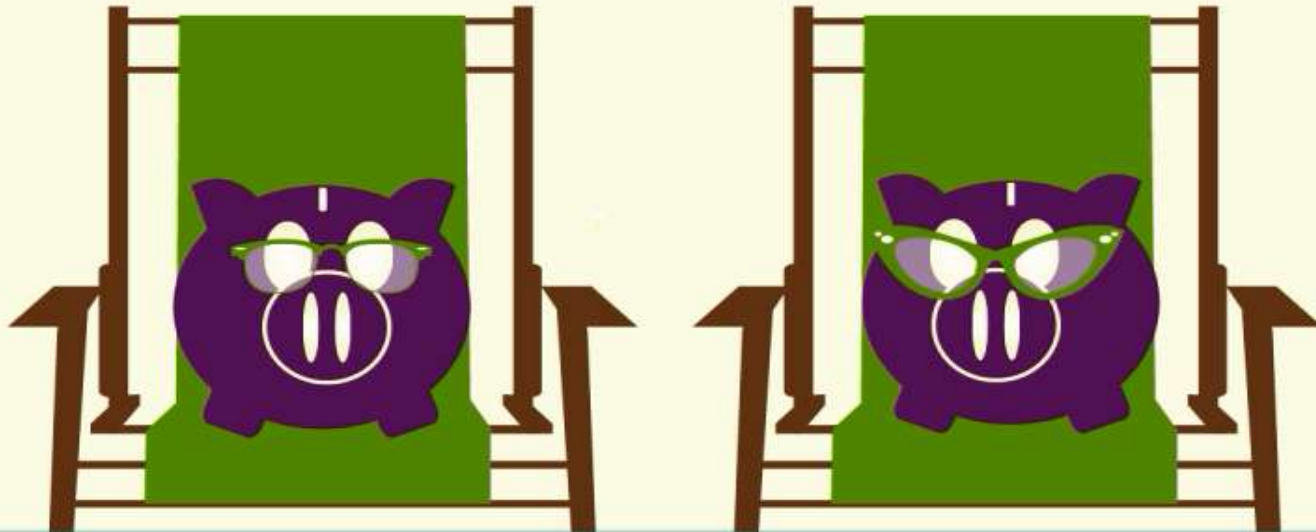
- To highlight the benefits in your retirement program and show you how to **maximize** your plan

What's yours?



Maximize your plan

Join today &
make the most
of your
group retirement & savings plan.



Are you saving enough for retirement?

Sources Of Retirement Income

Government Sources

- Canada Pension Plan/Quebec Pension Plan (CPP/OAS)
- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)

Employment Related Sources

- Salary
- Group RRSP/ TFSA
- Other savings plans

Personal Sources

- Non-registered investments
- Personal assets and income (RRSP/TFSA)
- Property equity
- other

Why plan?

2016 Monthly Benefit at age 65

The amounts shown are the maximums. Not everyone will receive the maximum amount.

Payment depends on your work history, marital status and more.

	<u>Maximum</u>
Old age security ³	\$ 570 ₁
Canada Pension Plan	<u>\$1,092</u> ₂
Potential monthly total	\$ 1,662

1 Basic benefit effective Jan. 1/16(reviewed quarterly and revised as required to reflect cost of living)

2 Benefit effective Jan. 1/16(indexed annually)

3 Benefit (clawback) repayment income threshold (effective July 2015) based on 2015 net income = \$71,592

Source: www.servicecanada.gc.ca (1-800-277-9914)



Maximize your plan

- Don't leave money behind
- Pay less income tax now
- Pay lower fees



Don't leave money behind

Employee contribution

- Eligible to join after 12 months of employment
- Can contribute 5 or 7.5% of earnings
- May make voluntary contributions

Employer contribution

- Match 100% of Employee required contributions up to a maximum of 7.5%

Don't leave money behind

UP TO 7.5%

Missing out on

free money?

Maximize your benefit

THE Great-West Life
ASSURANCE COMPANY

Build savings for the future

See how your contributions can affect your retirement income

Your age	<input type="text" value="25"/> Years
Age you'd like to retire	<input type="text" value="65"/> Years ?
Your annual income before taxes	\$ <input type="text" value="35,000"/> ?
How often you'll contribute	Every two weeks ▾
How much you'll contribute each time <input type="radio"/> Percentage <input checked="" type="radio"/> Dollar amount	<input type="text" value="5.00"/> % ?
Pre-retirement rate of return	<input type="text" value="5"/> % ?

[Recalculate](#)

Regular contributions can really add up. By the time you retire, you could save:

\$316,408

That works out to
\$12,656
a year for 25 years

Want to save more?
Change your contributions and see what a difference it can make.
[See more saving ideas](#)

It doesn't take much

If you start with \$25 per pay, you'll be surprised how much it adds up in retirement

Small contributions can make a big difference



*Based on 30 years of investing, with a modest return of five per cent and purchasing an annuity with your savings. Your retirement income would be different if you chose a registered retirement income or life income product, either alone or in combination with an annuity.

Finding that little bit doesn't have to be hard

You could:



Save the price of a coffee a day (\$1.90 for large coffee at Tim Horton's = \$57 a month)



Bring your lunch to work three times a week (\$6 lunch at fast food restaurant = \$72 a month)



Use part of a raise



Change your cell phone, TV or internet plan

Benefit from payroll deduction

For example:

\$100 contribution
- **\$35** tax deduction

\$65* your cost

Based on a 35 per cent personal income tax rate, federal and provincial rates combined. Your personal income tax rate will change the size of your tax deduction and your cost of contribution.

What type of investor are you?

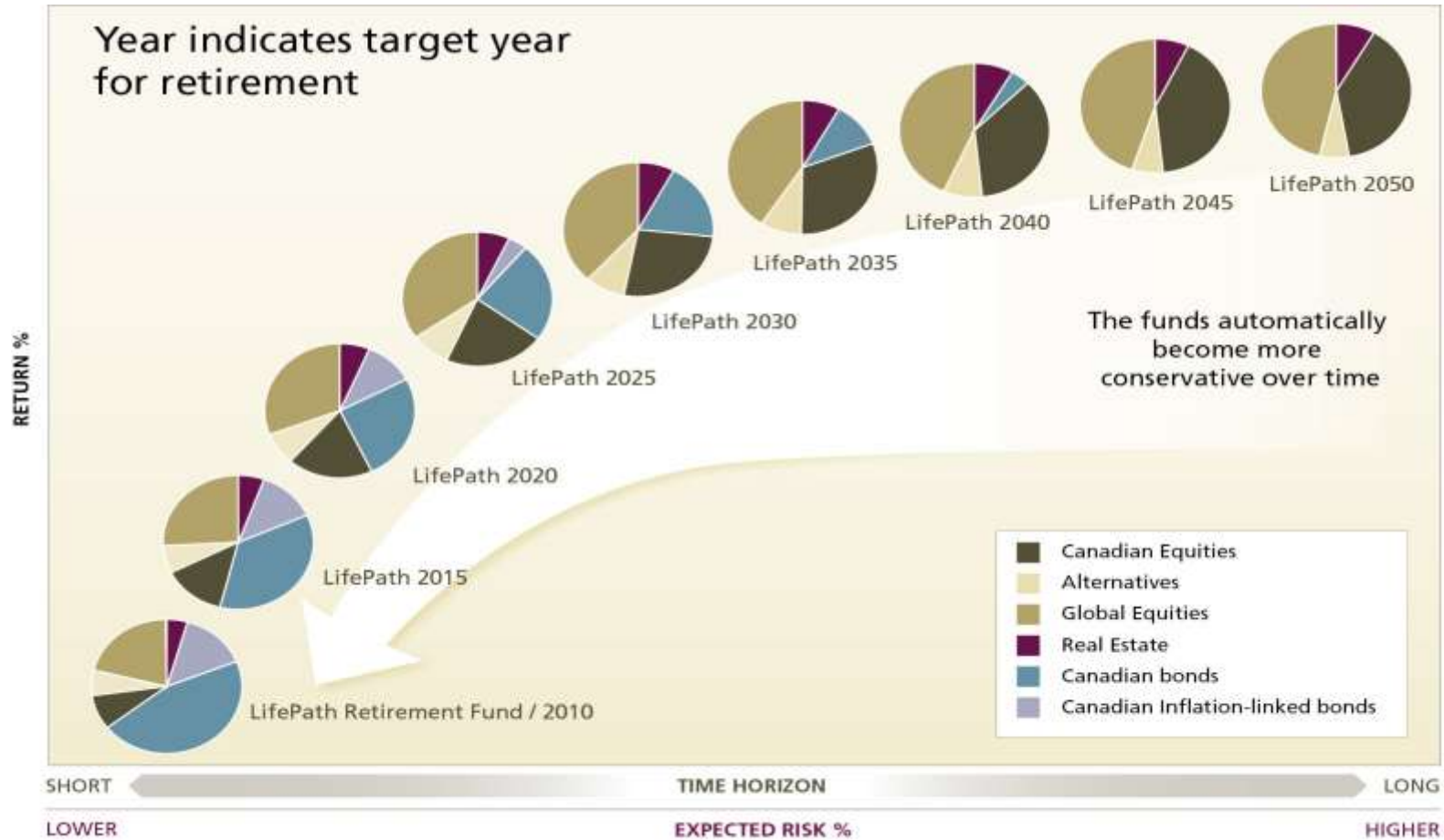
Hands Off?



Hands On?



LifePath Funds change over time

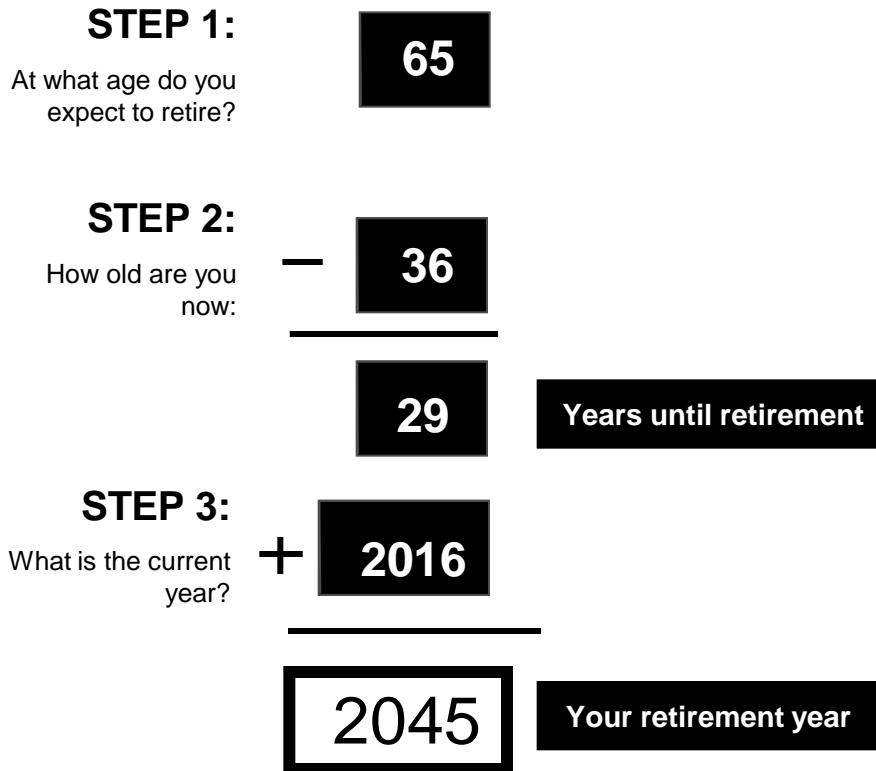


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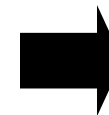
Allocations are for illustrative purposes only, not meant to reflect the actual allocations for each year.

Target date – simplified choice

Blackrock Retirement



STEP 4
Pick the fund closest to your retirement year



Blackrock **2015**

Blackrock **2020**

Blackrock **2025**

Blackrock **2030**

Blackrock **2035**

Blackrock **2040**

Blackrock **2045**

Blackrock **2050**

Blackrock **2055**

What's your risk tolerance?

Complete the *Investment personality questionnaire*.

Sign in to www.grsaccess.com and launch the *Plan your retirement* tool

Use your enrolment booklet or a stand-alone brochure

The screenshot shows the 'Plan your retirement' web tool interface. At the top, there is a navigation bar with 'Introduction', '1 Envision', '2 Calculate', '3 Select', and '4 Complete'. Below this, a text block explains that planning for retirement is easier than it might seem and can be done in four simple steps. A list of steps follows: 1. Envision your retirement, 2. Calculate how much you'll need, 3. Select investments, and 4. Complete your plan. A prominent purple 'Get started' button with a right-pointing arrow is located below the list. On the right side of the interface, there is a section titled 'Investment personality questionnaire' with a sub-header 'Your score will indicate your risk tolerance for investing and can help you select investments in step 3 of this tool.' Below this text is a purple button labeled 'Complete questionnaire'. At the bottom of the page, there is a footer with contact information: 'For help with retirement planning or investment selection, call 1-800-724-3402.' and a copyright notice: '© 2006-2013 The Great-West Life Assurance Company, London Life Insurance Company and The Canada Life Assurance Company. Legal, financial and investment information.'

OR

The image shows the cover of the 'Investment personality questionnaire' brochure. At the top right, it says 'Envision your retirement'. The main title is 'Investment personality questionnaire'. Below the title, there is a small text block: 'Discover your investment personality and tolerance to risk by answering the following 14 questions. The results will help you select investment options that best suit your retirement goals.' The cover features three photographs: a woman walking on a path, a beach with a thatched umbrella, and a smiling couple. At the bottom right, the 'Great-West Life' logo is visible.

Continuum for all investor types

Strategic asset mix of target risk asset allocation funds Equities versus fixed income



99-1557R

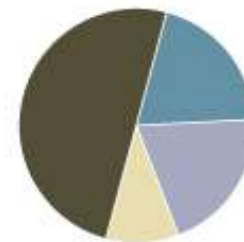
Creating your own investment mix

- First match your final total to the corresponding investment personality
- Use the suggested asset mix from Investment Personality Questionnaire to select appropriate investment options

Recommended asset mix

You're an **advanced** investor.

Advanced investors prefer to emphasize growth. The largest portion of this asset mix is in equities and a moderate amount is in fixed income investments.



■ 50% Canadian equity
■ 20% Fixed income
■ 20% Foreign equity
■ 10% Special equity

More information

Sign in to www.grsaccess.com
and go to Investments > Fund reports.



More ... from your group plan



More... from your \$500



Assumes no further contributions for ease of calculation; interest on the initial investment compounded annually. Based on a 20-year investment at a group plan rate of return (which includes fees) of eight per cent and an individual saving plan rate of return (which includes fees) of seven per cent.

More... from other savings

Personal RRSP savings

Group plan

More... for those closer to retirement

Your group plan

Your group plan

\$53,973
\$25,000
49,979

Your individual plan

Assumes no further contributions for ease of calculation, interest on the initial investment compounded annually. Based on a 10-year investment at a group plan rate of return (which includes fees) of eight per cent and an individual savings plan rate of return (which includes fees) of seven per cent.

Transfer and Consolidate

www.formsfor-saving.com

- Previous Employer Plan(s)
- Individual (Retail) Plan(s)

Transfer Authorization Form

- Complete and Send
- Verify Transfer Fees
- Consolidate
- Easier to Manage

Great-West Life
ASSURANCE COMPANY

Transfer authorization
for registered investments

PART 1 – CLIENT IDENTIFICATION

Account/policyowner last name _____ First name & initial(s) _____
Address _____ Postal code _____
Social Insurance Number _____ Home telephone number _____ Business telephone number _____

PART 2 – RECEIVING INSTITUTION INFORMATION

Receiving institution name _____ Address _____
LONDON LIFE INSURANCE COMPANY Attn: The Great-West Life Assurance Company
Group Retirement Services

Services for this plan are provided by The Great-West Life Assurance Company (Great-West). The plan is issued by London Life Insurance Company (the issuer), a subsidiary of Great-West.

Contact name _____ Telephone number & extension _____ FAX number _____
Name of employer/plan sponsor _____ Client plan number _____ Plan type RRP DPSP
 RRSP or Locked-in RRSP(LIRA)

Investment instructions (if no instructions noted, deposit will be made according to your current allocation instructions)
Investment fund name _____ % or \$ amount _____

PART 3 – CLIENT DIRECTION TO RELINQUISHING INSTITUTION

Relinquishing institution name _____ Address _____ Postal code _____
Client account/policy number _____ Transfer cash value of (check one box only)
 Full account/policy Partial account/policy as indicated below or on attached list

* Please refer to bold statement in Client authorization section below For use by relinquishing institution

Investment amount (\$) _____ Symbol and/or certificate/policy number _____ Delay transfer until (mmm dd yyyy) _____
Investment description _____
Investment amount (\$) _____ Symbol and/or certificate/policy number _____ Delay transfer until (mmm dd yyyy) _____
Investment description _____

PART 4 – CLIENT AUTHORIZATION

I hereby request the transfer of my account and its investments as described above.
I have requested a transfer in cash. I authorize the liquidation of all or part of my investments and I agree to pay any applicable fees, charges or adjustments.

X _____ Date _____
Signature of account/policyholder

X _____ Date _____
Signature of preferred or irrevocable beneficiary (if applicable)

PART 5 – ACCEPTANCE BY RECEIVING INSTITUTION

The receiving institution named above accepts the above request for transfer and, when the funds and an application for membership in the plan are received, will credit the annuitant or member under the plan or account number indicated.

Date _____ Authorized signature _____ AVP, GRS Admin
Position or Office _____

PART 6 – FOR USE BY RELINQUISHING INSTITUTION ONLY

Registered type RRP DPSP RRSP (personal) Locked-in RRSP (LIRA)
 RRSP (spousal) – Spouse's name _____ Social Insurance Number _____

Locked-in funds No Yes – Locked-in confirmation attached

Locked-in amount \$ _____ Sex-distinct amount \$ _____ Unisex amount \$ _____ Governing legislation _____
Contact name _____ Telephone _____ FAX number _____
Authorized signature _____ Position _____ Date _____

Feb. 2011

Benefits to look forward to!

www.youtube.com/GreatWestGRS



www.grsaccess.com Client Service Centre
1-800-724-3402

Smart statements semiannually



www.smartpathnow.com



Remember...

- Don't leave money behind
- Pay less income tax now
- Pay lower fees



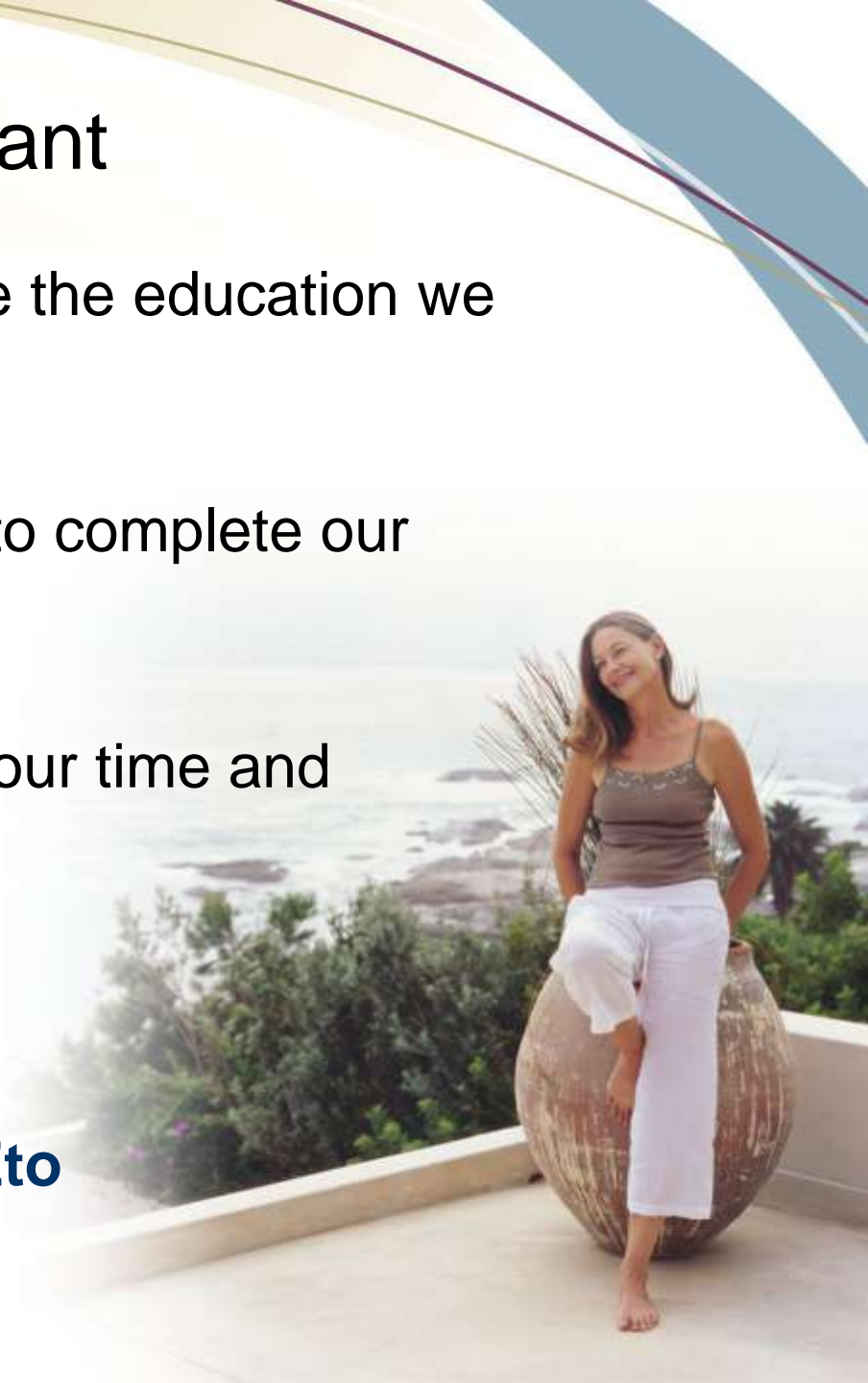


Questions

Your feedback is important

- Your input helps us improve the education we provide
- Please take a few minutes to complete our survey.
- Thank you in advance for your time and consideration.

Plan Sponsor: OCADU
Policy number: 35379
Presenter name: Sharon Eto



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