

Your Group Retirement Savings Plan

**Bell Technical Solutions Inc. –
Permanent unionized, Office workers (ON & QC) – Class 6**

Contract number

Group Registered Retirement Savings Plan (RRSP)

12191-001

This summary outlines the details of your retirement plan. It is provided for information purposes only and has no legal value.

Joining the plan	<ul style="list-style-type: none"> – Voluntary
Eligibility	<ul style="list-style-type: none"> – Immediate. – You are eligible if you are a permanent employee in Ontario or Québec. – Employees aged 71 or over are not eligible to participate in the plan.
Your regular contributions	<ul style="list-style-type: none"> – Regular contributions for Quebec employees are in FSTQ RRSP – Regular contributions for Ontario employees are in IA RRSP
Your voluntary additional contributions	<ul style="list-style-type: none"> – To make a voluntary contribution, you may: <ul style="list-style-type: none"> ○ Contribute via payroll deductions ○ Contribute via preauthorized bank withdrawals ○ Contribute via cheque or electronic lump-sum transfer from your online bank account. For more information, go to ia.ca/myaccount or call us at 1-800-567-5670.
Contribution limit	<ul style="list-style-type: none"> – Please refer to your Canada Revenue Agency (CRA)'s Notice of Assessment to know the maximum amount you are allowed to contribute in the plan.
Employer contributions	<ul style="list-style-type: none"> – Your employer will match in your DPSP your regular contribution to a maximum of 4% of your base annual salary.

Available investment options	<ul style="list-style-type: none"> — You choose the investments for both your contributions and the employer contributions made on your behalf. — The investment options offered under your plan are detailed when you enrol online, or in <i>Your Range of Investment Options</i> when you enrol via paper form.
Default investment instruction	<ul style="list-style-type: none"> — If you do not provide investment instructions, your contributions will be invested in the default fund specified by your employer until such time as instructions are received. The default fund your employer has selected is the <i>Conservative Life Cycle Portfolio closest to your 65th birthday.</i>
Transfers from other registered plans	<ul style="list-style-type: none"> — To transfer an existing registered plan from another financial institution, please call us at 1-800-567-5670 to get a transfer form.
Withdrawal policy	<p><u>RRSP:</u></p> <ul style="list-style-type: none"> — You may withdraw contributions made into the RRSP. A transaction fee of \$25 and a minimum tax withholding as determined by the CRA will be applied to all cash withdrawals while you are a member of the plan. — Withdrawals for purpose of HBP (Home Buyer's Plan) and LLP (Life Learning Plan) require special government applications and may be found on the CRA website. <p><u>DPSP:</u></p> <ul style="list-style-type: none"> — You are not permitted to withdraw DPSP contributions made by your Employer.
Termination of membership	<ul style="list-style-type: none"> — When you terminate your membership in this group retirement savings plan, you will receive an options form in the mail, which explains how to proceed with the sums accumulated in the plan up to your departure from the company (regardless of the reason for your departure).
Limitation period	<ul style="list-style-type: none"> — We are required to advise you that any action or proceeding against an insurer for the recovery of amounts payable under this contract is absolutely barred unless commenced within the time set out in the <i>Insurance Act</i> or other similar applicable legislation in your province. This means that any claim must be initiated within the applicable limitation period.

Customer Service – Group Savings and Retirement



Business hours

Monday to Friday
from 8 am to 8 pm (ET)



Telephone

1-800-567-5670



Address

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The issuer of the contract is **Industrial Alliance Insurance and Financial Services Inc.**

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