

## **Frequently Asked Questions – Group RRSP**

**What is the actual date of deposit into my Group RRSP fund at Desjardins? Why does the deposit date shown on my Desjardins statement differ from the date of my payroll deduction?**

The date of deposit into your Group RRSP is based on the date the funds are received at Desjardins, and is not the date of your payroll deduction. Funds are remitted to Desjardins on a monthly basis, by the end of each month.

**On an annual basis, how many statements will I receive from Desjardins and what is the frequency?**

Desjardins will send two statements annually. The statements are sent out at the end of July and December and each statement will show contributions and account information for the preceding six months.

**When will I receive my tax slips for my Group RRSP?**

A contribution receipt for the previous year's contributions will be sent out approximately three weeks after year end (e.g., three weeks after December 31<sup>st</sup>). For any contributions made within the first 60 days of the year, a separate contribution receipt will be sent out for the first 60 days of the year. These receipts are typically sent out the third week of March. Contributions are based on the date the funds are received and deposited into your account at Desjardins.

**How do I find out more information about the Group RRSP?**

For more information you may refer to the [Desjardins Financials](#) website. Alternately, you may email Human Resources Services at [working@mcmaster.ca](mailto:working@mcmaster.ca) or contact your [HR Advisor](#) at extension 222HR.

The information contained in this document is intended as a brief summary of the main provisions of the Group RRSP for Eligible Employees of McMaster University. As it is a summary only, this document is not intended to have legal effect. For more information regarding details of eligibility and benefit provisions and the terms and conditions, please refer to the [Group RRSP Highlights](#) or [Desjardins Financial](#).