



# Highlights of the McMaster University Group Registered Retirement Savings Plan (RRSP)

## Voluntary Contributions for Members of TMG who participate in the Pension Plan Group Number: G003908-04

TMG employees who participate in the Pension Plan may join the Group Registered Retirement Savings Plan (Group RRSP) for the purpose of making voluntary contributions to their RRSP. Participation is optional. To join the Group RRSP, you need to complete an enrolment form which is available from your Human Resources Office.

### Contributing to the Group RRSP Plan

- You are responsible to ensure that your voluntary contributions to the Group RRSP in any calendar year do not exceed the Income Tax Act maximum contribution limit (the 2018 limit is 18% of earned income up to \$26,230).
- You may elect to commence voluntary contributions via regular payroll deductions. Lump sum voluntary contributions may be made at any time by contacting Desjardins Financial.
- Voluntary contributions may be stopped at any time.
- You have the option to contribute while on pregnancy leave, parental leave, family medical leave, WSIB and LTD.
- There is no option to contribute while on unpaid leave of absence or unpaid sick leave.
- Spousal contributions are permitted.
- The University does not match voluntary contributions.

### Withdrawal of Contributions

Members are permitted to withdraw voluntary contributions while they are employees of McMaster University.

### Transfers from Other Plans

Members are eligible to transfer in funds directly from a former employer's registered pension plan or an RRSP.

### Portability

When employment at McMaster ceases, the Group RRSP balance may be transferred to another registered plan.

### Payment of Fees

Paid from the Plan.

### Investments

Members have the option to invest voluntary contributions, in a variety of investment options.

Members may:

1. Select their own investment option from a list of managers or,
2. Select a lifecycle product.

### Funds available under your plan

|  | <i>FUND</i>  | <i>INVESTMENT FEE</i> |
|--|--|-----------------------|
| <i>ASSET ALLOCATION PORTFOLIOS</i>           | <ul style="list-style-type: none"> <li>• DFS BLACKROCK LIFEPATH<br/>(INDEX TARGET DATE FUNDS)</li> </ul>           | 0.35%                 |
| <i>FIXED INCOME FUNDS</i>                    | <ul style="list-style-type: none"> <li>• DGIA MONEY MARKET</li> <li>• DFS BLACKROCK UNIVERSE BOND INDEX</li> </ul> | 0.12%<br>0.20%        |
| <i>BALANCED FUNDS</i>                        | <ul style="list-style-type: none"> <li>• JARISLOWSKY FRASER BALANCED</li> </ul>                                    | 0.35%                 |
| <i>CANADIAN EQUITY</i>                       | <ul style="list-style-type: none"> <li>• CC&amp;L CANADIAN EQUITY</li> </ul>                                       | 0.40%                 |
| <i>FOREIGN EQUITY – AMERICAN EQUITY</i>      | <ul style="list-style-type: none"> <li>• DFS BLACKROCK U.S. EQUITY INDEX</li> </ul>                                | 0.20%                 |
| <i>FOREIGN EQUITY – GLOBAL EQUITY</i>        | <ul style="list-style-type: none"> <li>• FIERRA GLOBAL EQUITY</li> </ul>   | 0.50%                 |
| <i>FOREIGN EQUITY – INTERNATIONAL EQUITY</i> | <ul style="list-style-type: none"> <li>• BAILLIE GIFFORD INTERNATIONAL EQUITY</li> </ul>                           | 0.80%                 |

**\* Desjardins charges an administration fee of 0.64% in addition to the individual manager fees quoted above.**

The amount of your contributions and the performance of the investments will determine the balance in the Group RRSP account at retirement or termination.