

Your Group Retirement Savings Plan

THE PARITY COMMITTEE FOR THE BUILDING SERVICES

Contract number

Group Registered Retirement Savings Plan (RRSP)

15383-001

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

Joining the plan	Mandatory												
Eligibility	Immediate upon hiring for all employees of <i>Building Service Employees</i>												
Employer contributions	<ul style="list-style-type: none"> Your employer will contribute an amount per hour worked, as stipulated in <i>the Decree respecting building service employees (your work agreement)</i> <p>PLEASE NOTE: If you do not enrol to the plan, your employer will continue contributing for you, but the Parity Committee will not be entitled to transfer those contributions to the plan administrator (iA Financial Group) until your enrolment has not been properly completed.</p>												
Your voluntary contributions	<p>To make a voluntary contribution, you may:</p> <ul style="list-style-type: none"> Contribute via payroll deductions (contact your employer to fill an authorisation form allowing for 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	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.												
Available investment options	<ul style="list-style-type: none"> The contributions made to the plan are invested in a single investment solution, determined by <i>the Parity Committee for the building services</i> Please consult page 2 of this document for more information regarding the investment funds applicable to your plan¹ 												
Transfers from other registered plans	To transfer an existing registered plan from another financial institution, please call us at 1-800-567-5670 to obtain assistance.												
Withdrawal policy (while participating to the plan)	<table border="1"> <thead> <tr> <th>Situation</th> <th>Employer Contributions</th> <th>Voluntary Contributions</th> </tr> </thead> <tbody> <tr> <td>While Employed</td> <td>Authorization from CPEEP is required</td> <td>Allowed</td> </tr> <tr> <td>While on disability</td> <td>Authorization from CPEEP is required</td> <td>Allowed</td> </tr> <tr> <td>For participation in a HBP or a LLP *</td> <td>Allowed</td> <td>Allowed</td> </tr> </tbody> </table> <p>— A transaction fee may be applicable, and a minimum tax withholding as determined by the CRA will be applied to all contribution withdrawals.</p> <p>* HBP: Home Buyers' Plan; LLP: Lifelong Learning Plan</p>	Situation	Employer Contributions	Voluntary Contributions	While Employed	Authorization from CPEEP is required	Allowed	While on disability	Authorization from CPEEP is required	Allowed	For participation in a HBP or a LLP *	Allowed	Allowed
Situation	Employer Contributions	Voluntary Contributions											
While Employed	Authorization from CPEEP is required	Allowed											
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For participation in a HBP or a LLP *	Allowed	Allowed											
Termination of membership	If you no longer work in building maintenance, your participation to the plan will end. You will then receive by mail a termination options package explaining what to do with the amounts accumulated until the end of your employment.												

¹ How contributions in the plan are invested

The contributions made by your employer, as well as any voluntary contributions you might make, are automatically invested in a single investment directive that has been determined by *the Parity Committee for the building services*. This investment directive is allocated between various underlying funds as seen in the chart below:

INCOME FUNDS	CANADIAN EQUITY FUNDS	FOREIGN EQUITY FUNDS
40 % - Bonds (Fiera Capital)	30 % - Canadian Equity (Jarislowsky Fraser)	15 % - International Equity (Hexavest) 15 % - US Index (BlackRock)

Here is a snapshot of the returns and fees applicable to each of these underlying funds (also available on MyClientSpace):

Returns, risk level and applicable fees

Income Funds						
	Year to date ¹	Past 1 year ¹	Past 5 years ¹	Past 10 years ¹	Risk level	Fees
Bond	0.08%	-0.18%	3.61%	4.63%		2.120%
ReturnPlus (AlphaFixe)	1.21%	1.04%	n/a	n/a		2.370%

¹ As of November 30, 2018.

Canadian Equity Funds						
	Year to date ¹	Past 1 year ¹	Past 5 years ¹	Past 10 years ¹	Risk level	Fees
Dividend	-0.82%	-0.11%	7.88%	10.42%		2.120%
Canadian Equity Growth	-3.02%	-1.95%	7.06%	10.51%		2.120%

¹ As of November 30, 2018.

Foreign Equity Funds						
	Year to date ¹	Past 1 year ¹	Past 5 years ¹	Past 10 years ¹	Risk level	Fees
International Equity	-6.62%	-7.63%	7.40%	9.30%		2.120%
U.S. Equity Index (BlackRock)	11.41%	9.54%	16.20%	15.00%*		2.245%

¹ As of November 30, 2018.

* Simulation of past returns as if the fund had been offered for these periods.

Customer Service – Group Savings and Retirement

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Limitation period: We are required to advise you that any action or proceeding against an insurer for the recovery of amounts payable under these contracts is absolutely barred unless commenced within the time set out in the Insurance Act or other similar applicable legislation in your province. This means that any claim must be initiated within the applicable limitation period.

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

iA Financial Group is a business name and a trademark of **Industrial Alliance Insurance and Financial Services Inc.**