



Your Group Retirement Savings Plan



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.

THE PARITY COMMITTEE FOR THE **BUILDING SERVICES**

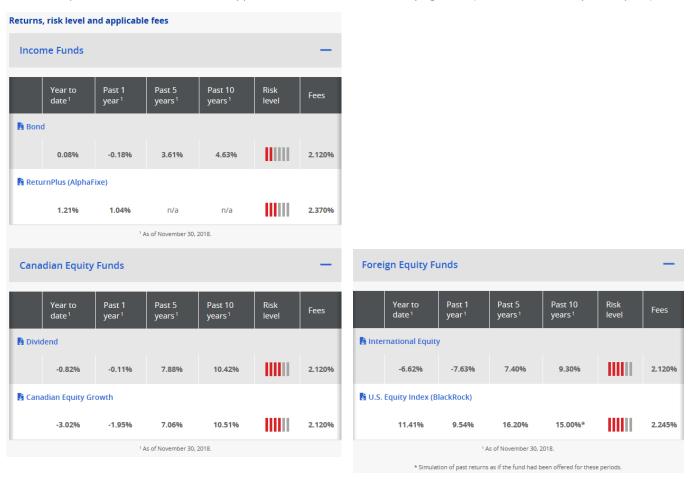
Joining the plan	Mandatory		
Eligibility			
Employer contributions	 Immediate upon hiring for all employees of Building Service Employees Your employer will contribute an amount per hour worked, as stipulated in the Decree respecting building service employees (your work agreement) PLEASE NOTE: If you 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. 		
Your voluntary contributions	 To make a voluntary contribution, you may: 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	 The contributions made to the plan are invested in a single investment solution, determined by the Parity Committee for the building services 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)	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
	 A transaction fee may be applicable, and a minimum tax withholding as determined by the CRA will be applied to all contribution withdrawals. 		
	* HBP: Home Buyers' Plan; LLP: Lifelong Learning Plan		
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):





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.