

# Turtle River School Division Plan Overview Group Registered Retirement Savings Plan (Group RRSP) – Plan #005639

Turtle River School Division encourages all employees to prepare for their long-term financial security. To help you save for retirement and your long term goals, Turtle River School Division has established a group savings plan with RBC Group Advantage™. This plan provides access to RBC Royal Bank® advisors to help you review your goals and select the appropriate investment options.

## **How your plan works**

As an eligible employee, you set up your Group Registered Retirement Savings Plan (Group RRSP) account, which allows you to contribute directly from your paycheque.

## **Financial Advice**

To establish your plan, you will meet with an RBC Royal Bank advisor who will assist you in selecting from a diverse range of investment options. Your RBC Group Advantage Participant's Guide to Group RRSP provides more information on your options and requirements.

## **Eligibility**

You are eligible to join the plan if you are an employee of Turtle River School Division.

## **Contributions**

Each pay period Turtle River School Division will deduct your chosen contribution amount from your payroll per pay period.

## **Spousal options**

You may choose to direct all or a portion of your contributions to a Spousal Plan.

## Investment options

For a complete listing of the investment options available, refer to your RBC Group Advantage Participant's Guide to Group RRSP and the brochure "Your Investment Options," which is included in the kit. Additional information on RBC Funds® is also available online at [rbc.com/groupoptions](http://rbc.com/groupoptions).

## Online access

If you are an existing RBC® client and have an RBC Royal Bank Client Card, you can access your Group Registered Retirement Savings Plan (Group RRSP) account online at [www.rbcroyalbank.com/online](http://www.rbcroyalbank.com/online). If you do not have an RBC Royal Bank Client Card, simply call 1-888-769-2566.

## Advice/Decision-making tools

RBC Royal Bank provides each employee with access to personalized advice. RBC advisors will design an investor profile with you to determine your asset allocation. Educational materials, tools and calculators are also available at [rbc.com/grouptools](http://rbc.com/grouptools) to help you determine contribution amounts and projected future balances and income requirements.

## Statements

Statements are issued quarterly. If you do not receive a statement, please contact us at 1-888-769-2566.

## Retirement or termination options

Once you reach retirement or terminate membership in the plan, you can:

- a) Maintain an individual account with RBC Royal Bank. Please note that this is the default option that will be applied if you take no action.
- b) Transfer your investments to another financial institution (subject to applicable transfer fees)
- c) Redeem your funds for a cash payment (subject to applicable withholding taxes)
- d) Transfer your balance to a RIF (Retirement Income Fund) to generate retirement income

## Getting Started

Visit your local branch with this overview form, or call 1-888-769-2566 to speak to a representative



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