



BATIRENTE

**Much more than just  
a retirement plan**



**My retirement.  
Our strength.**





## A unique retirement system

In 1987, the CSN entrusted Bâtirente with the mission of creating a retirement system to meet the needs of workers who were members of its affiliated unions. That's how Bâtirente, a non-profit organization, came to build a robust, high-performance group retirement system. A unique, democratic, and transparent institution, managed by and for unions!



**300**  
groups



**28,000**  
members



**Over**  
**\$1 billion**  
in accumulated  
member savings

### Labour union ally

We share the same values as the CSN: support, solidarity, autonomy, and an approach adapted to your labour union reality.



## Comprehensive support tailored to your needs

||| **We have the tools and services to guide you at every step of your financial life and help you make informed decisions.**

### ► **From working life...**

In addition to group plans, we also offer individual plans, like RRSPs and TFSAs, to meet your specific saving needs—with the same advantageous management fee rates enjoyed by your group.

### **...to retirement!**

A successful transition toward retirement calls for reflection and preparation. That was what inspired us to create Planirente, an exclusive and free service to guide you in preparing for this phase of your life.


### ► **Track your plan online**

The *My account* secure section is your one-stop shop for everything there is to know about your retirement plan. You can access it through our [batirente.com](http://batirente.com) website or the Bâtirente mobile app. Easily find the useful information you need right there: your accumulated savings, rate of return, financial statement, and transaction history. What's more, the *My account* secure section gives you the opportunity to self-manage all your transactions.



### **Lower management fees**


By pooling members' savings, we're able to offer you substantially lower management fees than what you'll get on the retail market. In practice, this means you'll have more money for your retirement, you'll be able to benefit from it longer or even retire earlier.



## Competitive and responsible funds

We offer a comprehensive retirement system with a range of well-performing investment options:

- ▶ Trajectory, our turnkey approach, automatically adjusts your portfolio according to your investor profile and age.
- ▶ Our five Diversified Funds are designed to match your risk tolerance level.
- ▶ The DIY approach lets you create your own combination of funds.



## Investing for tomorrow

Bâtirente is a leader in responsible investment. The integration of environmental, social and governance (ESG) factors is at the heart of our investment process; this allows us to provide long-term added value to our members, while generating a positive social impact and contributing to the well-being of our planet.





**Visit our website**  
[batirente.com](http://batirente.com)

**Follow us**



**Member Services Centre**

From Monday to Friday, 8 a.m. to 8 p.m.

1 800 463-6984

[batirente@dsf.ca](mailto:batirente@dsf.ca)

**Your savings,  
anywhere, anytime!**

**Download the Bâtirente  
mobile app**

