



# Select your investments in 3 easy steps



## Welcome

You have access to a group retirement savings plan that will help you achieve your retirement goals. Bâtirente provides you all the tools and information you need to make informed decisions. Take advantage of this great opportunity and start saving for your retirement.



**BATIRENTE**

# Step

# 1

## Learn more about your plan

Before you modify or confirm your investment options, we recommend you read these documents:

### 1 Plan summary

This document gives you an overview of your plan. It explains all the plan rules, such as how much you can contribute, eligibility, transferring assets from another financial institution and details on your rights and responsibilities.

### 2 Plan your future

This document presents a range of general information on retirement savings. The *What are your investment options?* section lists all the investments offered under your plan and helps you choose the investment strategy that's best suited for you. Once you've logged on to the *My account* secure section, you'll be able to find detailed information on all the funds mentioned in this kit.



If you want to select or confirm your investments using a paper form, contact your group representative or the Bâtirente Member Services Centre.

# Step 2

## Register on the secure section

 MY ACCOUNT

[batirente.com](https://batirente.com)

The *My account* secure section is your one-stop resource for everything related to your retirement planning. Here's how to register:

- 1 Go to *batirente.com* and click on *My account > Register now*.
- 2 Follow the instructions to create your user ID and password to get immediate access. You'll need the following information:

▶ Your group number: \_\_\_\_\_  
(can be found on the *Plan Summary* document)

▶ Your employee number: \_\_\_\_\_



Need help? Call the *Member Services Centre* at:

1-800-463-6984

Monday through Friday  
8 a.m. to 8 p.m.



# Step 3



For more information on the online tools designed to help you keep track of your savings, read the *Track your plan online* brochure.

## Choose your investment options

Once you've registered on the *My account* secure section, you'll be able to log in to your account. Depending on your plan, your investment instructions may have already been transferred to your account, or you may need to select your investment options.

To change or select your investment options, click on *Your transactions > Change your investment instructions*. Then click on *Change* and follow the steps.

## Not sure about your choices?

You'll be able to change your investment instructions at any time and at no extra cost.

## How much should contribute?

Planning for retirement is more than just contributing a specific amount every paycheque. It's about setting a financial goal and working towards that goal. Make sure you use the *On Target Retirement*<sup>®</sup> tool. This will help you calculate how much you need to save to reach your goal. You can learn more about On Target Retirement in the *Track your plan online* brochure included in this package.

Find some ways to help you save more with our *budget sheet* available at [batirente.com](http://batirente.com). By sticking to your budget and being more aware of changes in your situation, you may be surprised to discover that you have enough money to make that additional investment.

## About your beneficiary

All your account information, including your beneficiary, was transferred from your previous plan administrator. If you wish to change your beneficiary,<sup>\*</sup> you may do so by clicking *Your transactions > Designate your beneficiaries*.

<sup>\*</sup> Please note: If you had selected *irrevocable* when you named your beneficiary, you'll need to have them sign it if you wish to make any changes to your beneficiary.

## Advantages of participating in your group retirement savings plan

- ▶ **AUTOMATIC PAYROLL DEDUCTIONS** – Contributions to your plan are automatically taken off your paycheque. It's an easy and effective way to save.
- ▶ **IMMEDIATE TAX SAVINGS** – Your contributions are deducted from your gross salary, which reduces your taxable income. Therefore, less tax will be withheld from your paycheque.
- ▶ **EMPLOYER CONTRIBUTIONS** – Depending on the features of your plan, your employer may also contribute to your plan (See the *Plan Summary* document for more details). This could provide a significant increase in your savings.
- ▶ **WIDE RANGE OF INVESTMENT OPTIONS** – You can choose from a variety of investment options that have been carefully selected by Bâtirente.
- ▶ **LOWER FEES** – Take advantage of group buying power and benefit from lower management fees.



If you have retirement savings with another financial institution, why not consolidate your savings and take advantage of lower fees and enhanced services? Contact us for more information.



### Look for these symbols



Helpful information



Paper preference

# About Bâtirente

Bâtirente is a group retirement system created in 1987 at the initiative of the CSN. It allows 23,000 workers, grouped in 300 labour unions, to benefit from pension plans tailored to their needs by pooling their savings.

A pioneer in responsible investing in Quebec, Bâtirente believes that actively managing its investee companies' environmental, social and governance (ESG) risks helps ensure long-term economic and social development, as well as sound capitalization of the pension plan, which are both required for sustainable financial performance.

Questions? Contact the Member Services Centre:

- ▶ Phone      1-800-463-6984  
Monday to Friday  
8 a.m. to 8 p.m.
- ▶ Email      [batirente@dsf.ca](mailto:batirente@dsf.ca)