



Track your plan online



Whether you're just starting out, building your career, or getting close to retirement, it's important to determine how much you think you'll need to save for retirement. Once you set a goal, you're more likely to reach it. We have the tools to support you every step of the way: from the moment you enrol in the plan to when you're ready to retire. Here's an overview of some of the tools to help you stay on track.



BATIRENTE

On target retirement® a simple way to set and track your retirement goal

Practical

On Target Retirement is a practical financial planning tool to help you set a goal and figure out how much you need to save for retirement. If you're not on track to reach your goal, you'll get recommendations on what to do and help with making the necessary adjustments to reach your goal. On Target Retirement will also provide a breakdown of how much retirement income will come from government plans, your group retirement plan, your personal savings and other income sources.

Simple

You can access *On Target Retirement* on your computer or your tablet at any time. Your On Target Retirement results appear automatically on the home page of the secure section *My account* secure section and on your statement. You'll just need to confirm your salary and contribution amounts to know how close you are to reaching your goal.

Fun

On Target Retirement's graphic interface makes it fun and easy to use. If life changes occur, it's easy to make adjustments. You'll also be able to try different scenarios. By moving the sliders, you can immediately see how changing information such as your retirement age, contribution amount or adding personal savings will affect your retirement goal.

Planning for retirement has never been so easy. Try *On Target Retirement* online now!



Secure section

 MY ACCOUNT

The *My account* secure section is your one-stop resource for everything related to your retirement planning. On the home page, you'll get quick and easy access to your most frequently searched information. The section is easy to use and helps you make informed choices with confidence.

If you're a new user, click on *Member > Register now*. Follow the instructions to create your user ID and password for immediate access. To ensure you receive all the information you need, make sure to enter your most recent email address in the *Your profile* section.

Your financial statement

On your statement, you'll get a detailed picture of where you are now. You'll see all your account information, including the current value, personal rates of return and investment options. The information you entered into On Target Retirement will also appear on your statement so you can easily see if you're on track to reach your retirement goal.

Choose an electronic statement instead of paper

- ▶ CONVENIENT – View your statement and your statement history online
- ▶ FLEXIBLE AND DYNAMIC – Request a statement for any time period
- ▶ GREEN – Reduce your environmental footprint



My budget

Most people know how much money they make, but not always how much they actually spend. Our *budget sheet* is designed to help you figure all that out. It will help you think about your goals, keep on top of your finances and stay on the right track.

By sticking to your budget and being more aware of changes in your situation, you may be surprised to see that you have enough money to make that additional investment.

Try it out and see how you can save more!

About Bâtirente

Bâtirente is a group retirement system created in 1987 at the initiative of the CSN. It allows 25,000 workers, grouped in over 300 labour unions, to benefit from pension plans tailored to their needs by pooling their savings.

A leader in responsible investing, 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