



Helping you prepare for your future

Most financial experts agree that Registered Retirement Savings Plans (RRSPs) are one of the best ways for Canadians to save for their Golden Years. RRSP contributions are tax deductible and they can grow in a tax-sheltered environment until you withdraw the funds. Contributing to a Group RRSP through a payroll deduction program allows you to establish regular, disciplined savings habits which will benefit you in your retirement.

Having your Group RRSP with CI Investments is a great way to improve your financial health and complement any existing savings plans you may already have. In conjunction with CI Investments and a professional financial advisor, your employer will remit contributions to CI which will invest the money in the funds of your choice.

There are several benefits to adding a Group RRSP to your financial plan. Here's a look at some of them.

Group RRSP Benefits

A Group RRSP from CI is an excellent way to start building your secure financial future.

- **Tax Advantages** – Your Group RRSP contributions are tax deductible and your investment will grow in a tax-sheltered plan. You can also benefit from immediate tax advantages as your employer can reduce the taxes that are deducted from your paycheque.
- **No Account Fees or Administrative Fees** – With a CI Group RRSP, there are no account set-up fees, no trustee fees and no administrative fees.
- **Dollar-cost averaging** – Rather than having to make a lump-sum investment once a year, regular contributions to your Group RRSP via payroll deductions allow you to be invested in the market all year long.
- **Control and Flexibility** – You determine in which CI funds the contributions will be invested and you have the option of switching the contributions among any of CI's funds as your financial goals and time horizons change. You also have the flexibility to change your contribution amounts.

- **Portability** – Unlike a traditional pension plan, the money is yours immediately and you have access to it. Should you leave your current place of employment, for any reason, your RRSP remains your property.

CI Investments – Experience. Strength. Diversity.

- **Investment Expertise** – CI has been providing top-rated investment products since 1965. We manage more than \$84 billion in assets on behalf of more than two million Canadians. CI offers equity, fixed-income, balanced, tax-advantaged and segregated fund products focusing on Canadian, global, regional, emerging and industry-specific markets. Our wide range of investment funds and products is combined with world-class money managers. CI makes switching between any of our funds easy whenever your investment objectives or time horizon changes.
- **Group RRSP Experience** – Our dedicated Group Plans team provides service and support to more than 3,400 companies.
- **Professional Administration** – CI and your Group Financial Advisor will help you set up your Group RRSP account and explain your investment options to you. You will receive a simplified prospectus, contribution receipts, account statements, tax receipts and other pertinent information from CI.
- **Customer Care** – The company Group Representative and your Group Financial Advisor will conduct information sessions at your workplace. Ongoing service and support will be provided by CI's Client Service Team by phone, fax or e-mail to answer your questions. You can access your account information through CI's website at www.ci.com.

Frequently Asked Questions

Q. What is a Group RRSP?

A. A Group RRSP is simply an effective way to bundle retirement plans belonging to several individuals with a common employer who are making contributions by way of at-source payroll deductions.

Q. How much can I invest in an RRSP?

A. The combined total of all of your contributions to registered retirement savings plans (RRSPs) can be as much as 18% of your previous year's income, less any pension adjustments, up to a maximum amount per year as listed below.

RRSP limit	Year
\$22,450.....	2011
\$22,970.....	2012
\$23,820.....	2013
\$24,270.....	2014
\$24,930.....	2015

Q. How much does it cost me to set up a Group RRSP with CI?

A. There are no account set-up fees or administrative fees associated with a CI Group RRSP.

Q. Is there a minimum contribution?

A. The minimum contribution is \$50 per month and / or \$25.00 per fund.

Q. How do I sign up for the program?

A. You will receive detailed explanations from your Group Plan financial adviser, but once you have filled in the necessary forms for opening a CI Group RRSP account, your paperwork requirements are finished.

Q. How will I know which funds to invest in?

A. Your Group Plan Financial Advisor will meet with you to set up a plan that is tailored to meet your retirement goals. As mentioned, you can change your investment choices if your circumstances change.

Q. What if I change my mind or my investment needs change?

A. Contact your company Group Plan administrator if you decide you want to change your contribution amounts, stop contributions for a period of time or transfer your contributions to another fund.

Q. How much will I need for retirement?

A. That's a great question and the amount varies with each individual, but a good rule of thumb is that you will need 75% of your current pre-tax income to live comfortably in retirement.

Q. How can I maximize my savings for my spouse and I in our retirement?

A. A useful RRSP strategy for couples is for the higher income earner to contribute to a Spousal RRSP account. In this way, the higher-income earner gets the tax deduction as the contributor to the RRSP, and the lower income earner will claim the income at a lower tax rate when withdrawals are made from the plan in retirement. This is one of the only income-splitting strategies still available to the average Canadian.

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