



**GROUP
SAVINGS AND
RETIREMENT**



Plan Sponsor Website

Reference Guide

Published August 2023

Contents

Plan Sponsor Website - Reference Guide.....	3
Logging In	3
Initial Dashboard Page.....	4
Administration Page	6
Plan Members Administration	7
a. Member search feature	7
b. Viewing / Updating Member Information	8
c. Reporting Terminated / Retired Member.....	9
d. Reporting Pre-Retirement Deaths.....	11
Plan Administration	12
a. Contribution remittance	13
b. New plan member	14
c. Pending tasks	15
d. List of enrolments	16
e. Governance	16
f. Documents and tools	19
g. Statistics and reports	23
To Reach Us.....	33
Our Regional Offices	34

Changes to the Plan Sponsor Website implemented after the published date shown on the cover page are not reflected in this guide. This guide will be periodically updated and be available from your Client Relationship Manager.

Plan Sponsor Website - Reference Guide

This guide will take you through iA's simple to use Plan Sponsor Website where online administration of your Group Savings and Retirement Plan occurs.

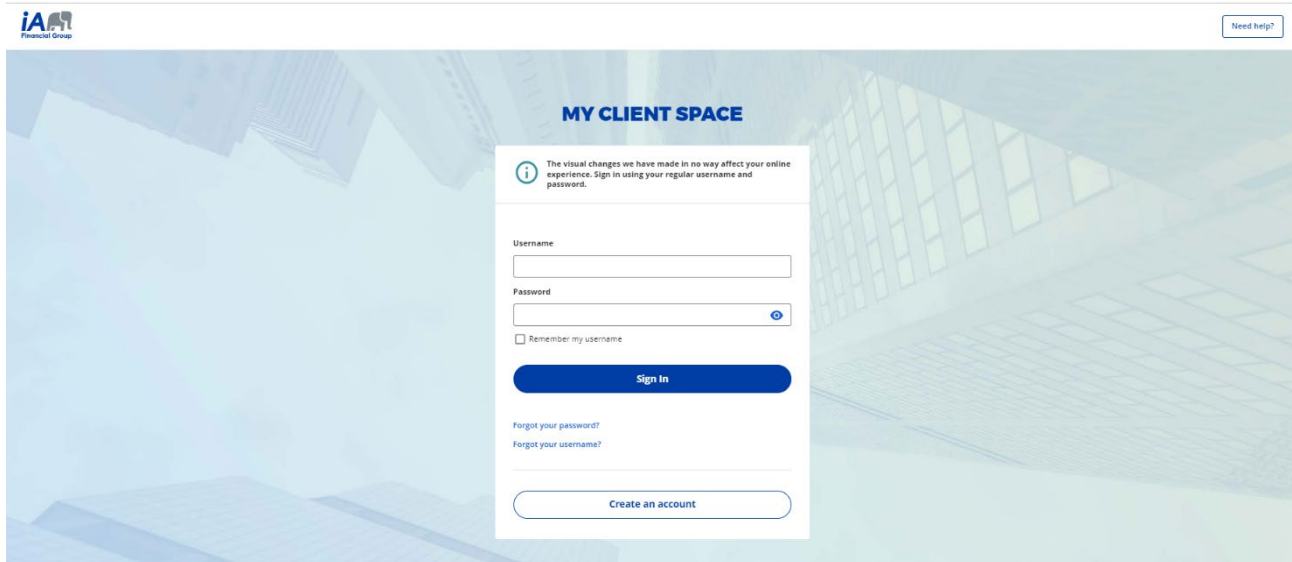
The Plan Sponsor Website is designed to do plan administration on two levels – “Plan members administration” and “Plan level administration”.

Covered in this guide will be:

- Logging in
- Initial dashboard page – what is shown on this page
- Administration page
- Plan member administration
- Plan administration and reporting

Logging In

You can access your iA My Client Space at www.ia.ca/myaccount.

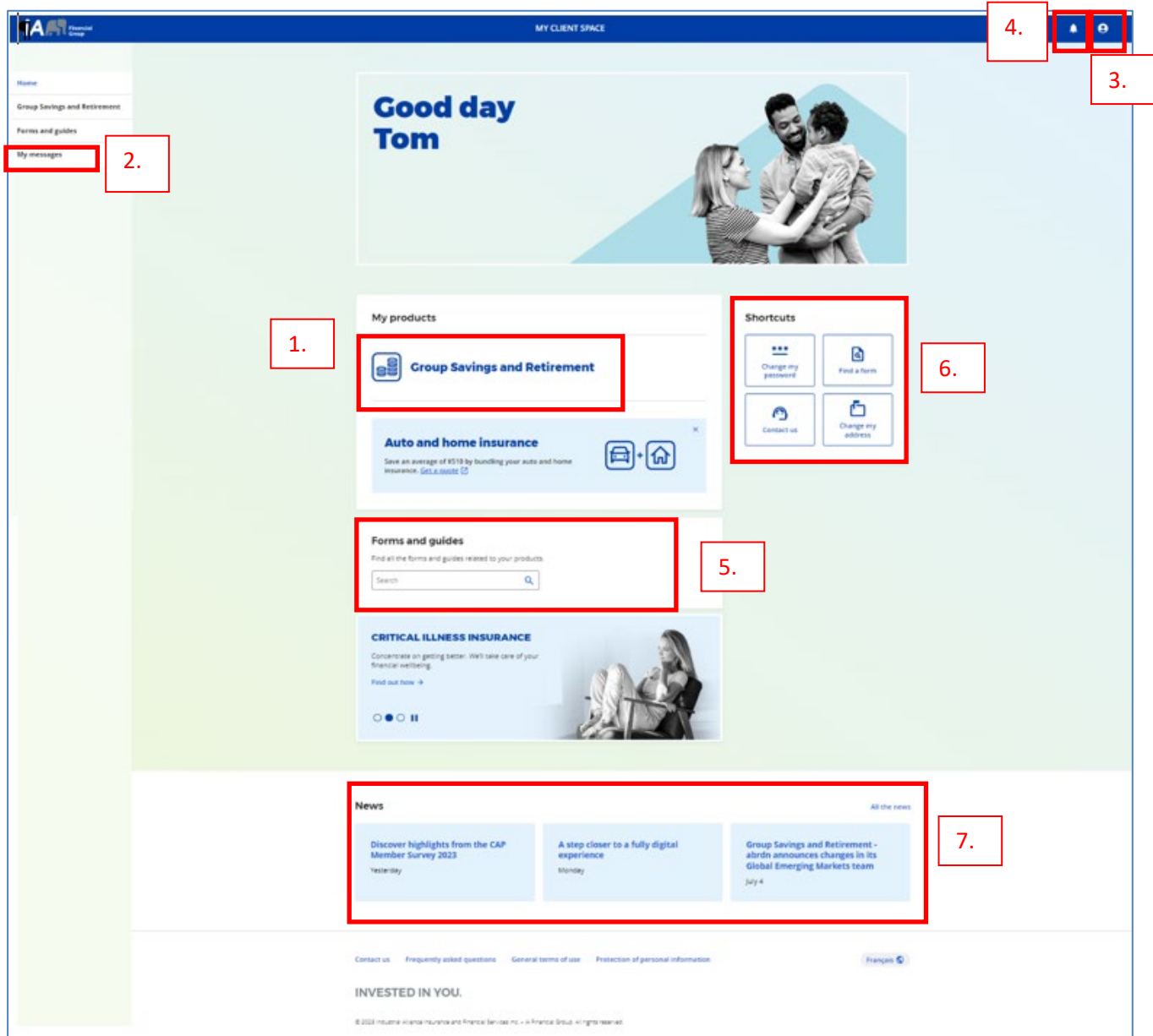


The screenshot shows the iA My Client Space login interface. At the top left is the iA Financial Group logo. At the top right is a "Need help?" link. The main heading is "MY CLIENT SPACE". Below this is an information icon and a message: "The visual changes we have made in no way affect your online experience. Sign in using your regular username and password." The login form includes fields for "Username" and "Password", a "Remember my username" checkbox, a blue "Sign In" button, and links for "Forgot your password?" and "Forgot your username?". At the bottom of the form is a "Create an account" button.

Once you have arrived at the login screen, enter your **Username** and **Password** provided to you by iA Financial Group. If you are activating your account for the first time and need to create it, select **Create account**.

If you have lost or forgotten your access code and password, you can call the Customer Service team at 1-800-567-5670 and press option 3. A representative will assist you. Alternatively, click on **Forgot password?** or **Forgot username?** to reset your information.

Initial Dashboard Page



After you log into your account, you will arrive on the initial Dashboard page.

1. To enter the Plan Sponsor Website, click on **Group Savings and Retirement** (also available in the lefthand toolbar).
2. To access your secure messaging mailbox, click on **My messages** in the lefthand toolbar. This messaging mailbox is a direct internal link and lets you communicate with the administration team in a secure fashion without worries about the outside internet world.

3. To update your profile, click on the **Silhouette** icon. Here you can:
 - ✓ update your profile such as personal information, personalize your username, change your password, and change your secret questions,
 - ✓ can change your language preference, and
 - ✓ exit the Plan Sponsor Website using the **Log Off** button. This will securely close your session.
4. To see your notifications, click the **Alarm** icon. You know you have a notification if there is a red circle with a number.
5. To search for general publications, forms, and guides, click the search icon in **Forms and guides**, or enter information in the search criteria area.
6. To access the most frequently visited sections, go to the **Shortcuts** tile.
7. To see general news about iA go to the **News** section.

Administration Page

After you click on **Group Savings and Retirement** on the initial dashboard page, you arrive on the administration page. On this page, you will find:

1. Two administration tabs – “Plan members” and “Plans”.
2. Information banner where iA Financial Group will post important messages impacting your Group Savings and Retirement Plan or your Plan Members.
3. Contact information for the Toronto administration team.

The screenshot shows the Administration Page interface. At the top, there is a navigation bar with 'Home', 'Your products', and 'Log Off'. Below this, a 'DEMO TEST' banner contains a COVID-19 message. A search form for 'Plan members' is visible, with tabs for 'Plan members' and 'Plans'. Below the search form are several action buttons: 'Contribution remittance', 'New plan member', 'Pending tasks', 'List of enrolments', 'Governance', 'Documents and tools', and 'Statistics and reports'. At the bottom, a 'Customer Service - Group Savings and Retirement' section provides contact information for business hours, telephone, email, fax, and address. Red boxes and numbers (1, 2, 3) highlight the search tabs, the COVID-19 banner, and the contact information section, respectively.

Home Your products ▾ Log Off

DEMO TEST

COVID-19 - WE ARE TAKING MEASURES TO ENSURE THE CONTINUITY AND THE QUALITY OF OUR OPERATIONS Use our online services to speed up the processing of your transactions. We are monitoring the situation very closely. Visit ia.ca for information.

Plan members Plans

Last name First name

Employee ID Search

Include non-active plan members

Contribution remittance New plan member Pending tasks

List of enrolments Governance Documents and tools Statistics and reports

Customer Service - Group Savings and Retirement

BUSINESS HOURS
Monday to Friday
from 8 am to 8 pm
(ET)

TELEPHONE
1-800-567-5670

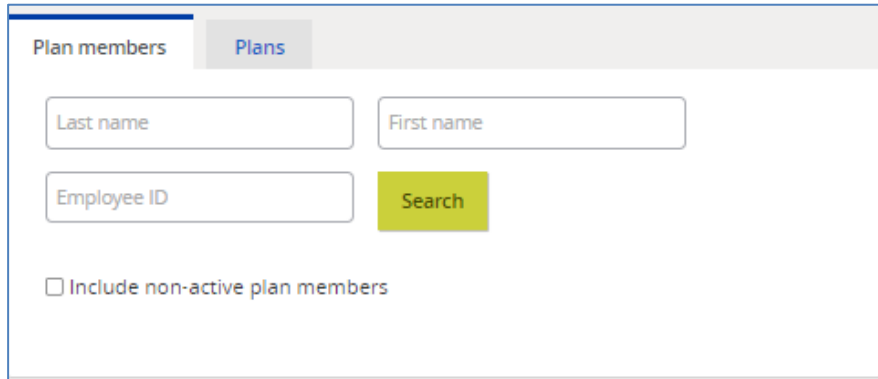
EMAIL
pensiontoronto@ia.ca

FAX
1-866-395-5553

ADDRESS
522 University Avenue
Toronto, ON M5G 1Y7

Plan Members Administration

Through the **Plan Members** tab, you can do your day to day plan member administration. This includes searching member records, reporting member termination of employment or retirement, updating member information, viewing member account information, running adhoc member statements, etc.



The screenshot shows a web interface for Plan Members Administration. It features two tabs: 'Plan members' (selected) and 'Plans'. Below the tabs are three input fields: 'Last name', 'First name', and 'Employee ID'. A yellow 'Search' button is positioned to the right of the 'Employee ID' field. At the bottom, there is a checkbox labeled 'Include non-active plan members'.

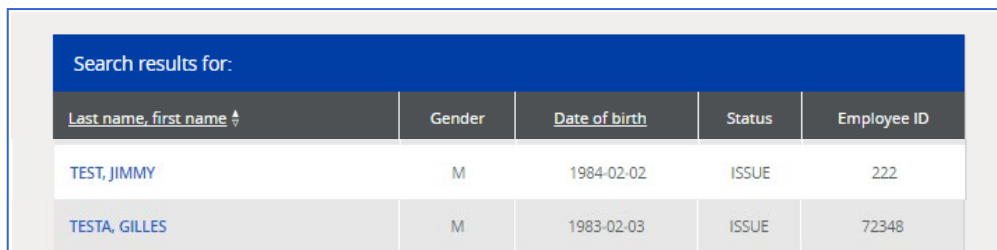
a. Member search feature

In the **Plan members** tab you can search for your members. By clicking **Search** you will bring up an entire list of active plan members. To include non-active members (these are the members you have indicated as terminated or retired but still have an account balance), check the box **Include non-active plan members**.

There are 3 status types:

1. Issue – member has an active account but no assets in their account
2. Active – member is participating in the plan and has assets in their account
3. Non-Active – terminated member who still has an account balance

If you select an entire list of plan members, you are presented with a list of members in your plan (as shown below). You can subsequently select a plan member's account by clicking on their name – this is a hyperlink that takes you to their account.



The screenshot shows search results for plan members. It features a table with the following data:

Search results for:				
Last name, first name ↕	Gender	Date of birth	Status	Employee ID
TEST, JIMMY	M	1984-02-02	ISSUE	222
TESTA, GILLES	M	1983-02-03	ISSUE	72348

b. Viewing / Updating Member Information

After selecting a member account, you can view and update member information.

The **General Information** section provides a summary about the member. You are able to modify the contact information only (address, telephone, email, correspondence language) by clicking **Edit**. Information that can be modified will be shown in a box. Information that is hardcoded can only be modified by contacting the Toronto administration team and providing the applicable documentation (i.e. for a name change, the member must provide a legal document).

General information

Identification

Name	Date of birth	Social insurance number
Mr. JIMMY TEST	1984-02-02	*** **7 925

Contact information

Address
1224 ANY STREET
QUEBEC (QUEBEC) CANADA
G1Y 2Z6

Telephone
418-888-8888

Email
test@ia.ca

Communications

Correspondence language
French

Additional information

Investor profile
Completed

Retirement simulator
Not used

[Edit](#)

Below the General Information section, you will see the member's participation within your group retirement program. In this section, you can modify the **current payroll deductions** (if applicable to your plan setup) and **employee number**, see account balances, display transactions, run member statements, and **add the member in another plan**. If you add the member to another plan, this sets up a "shell account" for remittance purposes. The member must still complete the enrolment process.

If your plan setup includes "classes" of employees, you will see the "class" information below the Contract information line.

The screenshot displays a member's account page for "RRSP - 09993-113 - DEMO TEST" and "01 - DEMO TEST". The page contains several fields and buttons:

- Plan membership start date: 2022-02-25
- First contribution date: N/A
- CRA registration date: N/A
- Member status: ISSUE
- Employee number: 222
- Current payroll deductions: 1.00%
- Rate of return since January 1: 0.00%
- Member statement: No statement
- Balance: \$0.00
- Transactions
- Edit button
- + Add member in another plan

c. Reporting Terminated / Retired Member

As Plan Administrator, you are responsible for reporting terminated / retired members to the Toronto administration team so the applicable package can be sent to the member. The package provides a statement, options form, and other documents for the member to complete to receive a payout of their plan benefit entitlement.

To report a terminated or retired member, click **Terminate participation** located above the general information section of the member's account.

The screenshot displays a member's account page for "Member file - Mr. JIMMY TEST". The page contains a button labeled "Terminate participation" and a section labeled "General information".

In the **Terminate participate** section, complete the following information:

1. **Contract you want to terminate**
2. **Reason for termination of participation** – choices are:
 - Work Termination, or
 - Retirement.

Chose “Work Termination” for those member who are not eligible to retire from the plan.

Chose “Retirement” for those members who are retiring and wish to receive a retirement income from their account.

3. **Effective date** – this is the last day of work as recorded on the record of employment.

Terminate participation

JIMMY TEST

DEMO TEST

RRSP - 09993-113 - DEMO TEST

Reason for termination of participation

Choose...

Effective date

yyyy-mm-dd

Save Cancel

Click **Save**.

You will receive confirmation of the transaction.

This transaction notifies the Toronto administration team. When the final contribution (remittance) has been received for this member, the applicable package will be prepared and mailed to the member.

d. Reporting Pre-Retirement Deaths

Do not use the terminate participation feature to report pre-retirement deaths. Additional information and legal documents are required to pay out death benefits.

To report a pre-retirement death, obtain the Death Claim form from the **Documents and tools** section of your Plan Sponsor Website.

iA Financial Group **DEATH BENEFIT CLAIM** **GROUP SAVINGS AND RETIREMENT PLANS** **GROUP SAVINGS AND RETIREMENT**

SECTION 1 – INSTRUCTIONS

- Definition of words used in this document are provided in Section 9.
- Please print all information provided on this form.
- If you have any questions, contact Customer Service at **1-800-567-5670**, Monday to Friday, 8:00 a.m. to 8:00 p.m. (ET).
- Use Form F50-203A-2 if the deceased received an insured annuity.

SECTION 2 – GROUP PLAN INFORMATION

Contract number: Division number:

Name of plan sponsor, if applicable:

SECTION 3 – INFORMATION ON THE IDENTITY OF THE DECEASED

First name: Last name:

Date of birth: Date of death:

Social insurance number:

SECTION 4 – CLAIMANT INFORMATION

Beneficiary Spouse Guardian of a minor* Proxy of the beneficiary

Estate liquidator, executor, administrator or trustee

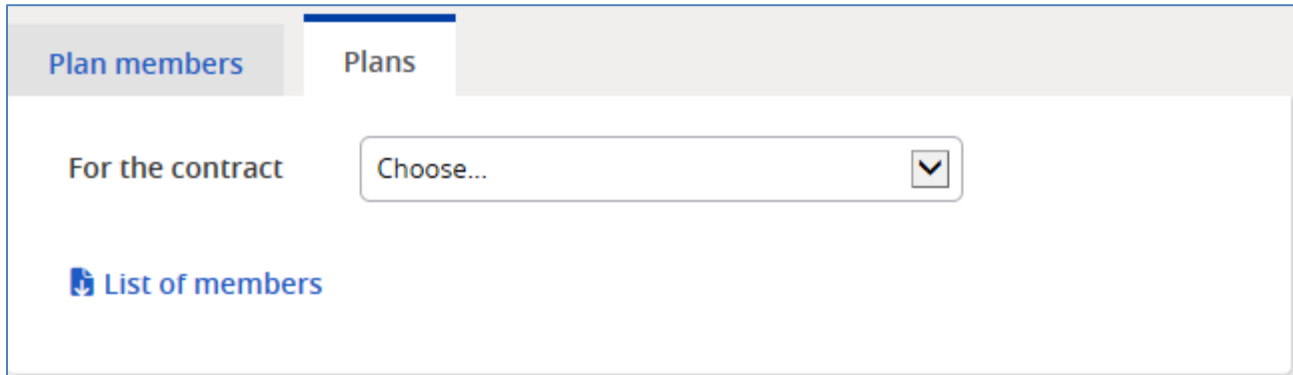
The Death Claim form is a fillable PDF document.

As Plan Administrator, complete Section 2 – Group Plan Information and Section 3 – Information on the Identity of the Deceased. Provide this form to the claimant (spouse / beneficiary) to complete and submit to iA Financial Group along with the applicable legal documents.

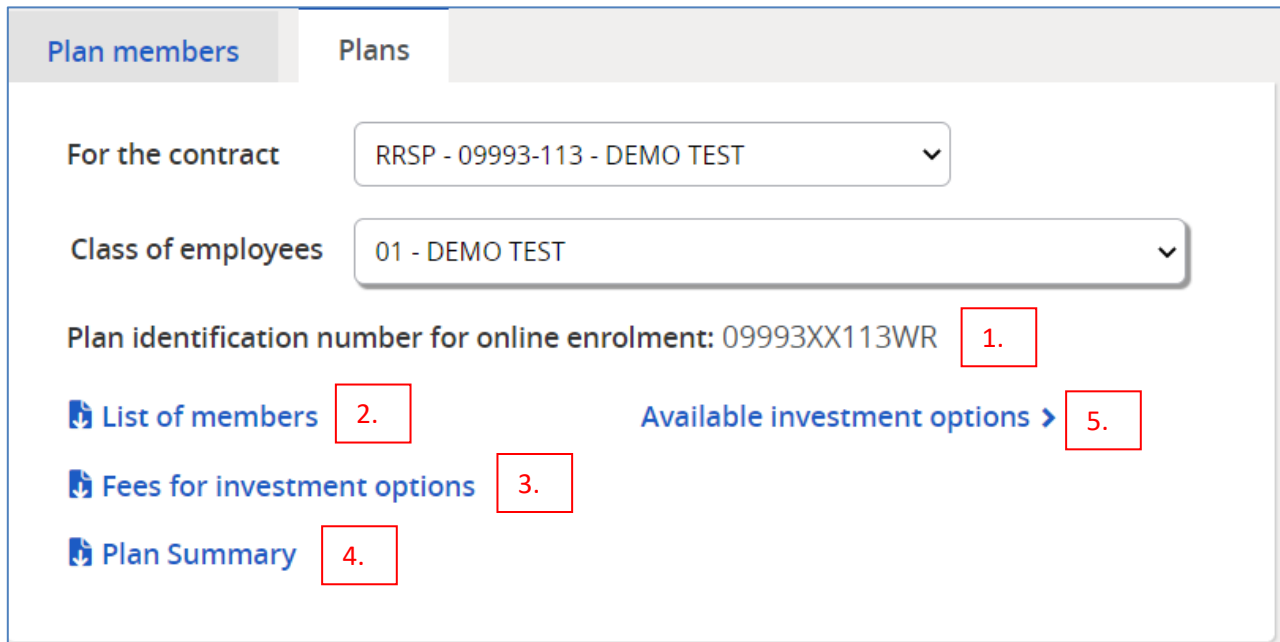
The Toronto administration team will deal direct with the claimant and will pay the applicable death benefit after the final contribution (remittance) has been received for the deceased member's account.

Plan Administration

Through the Plans tab, you can do your day to day plan level administration.



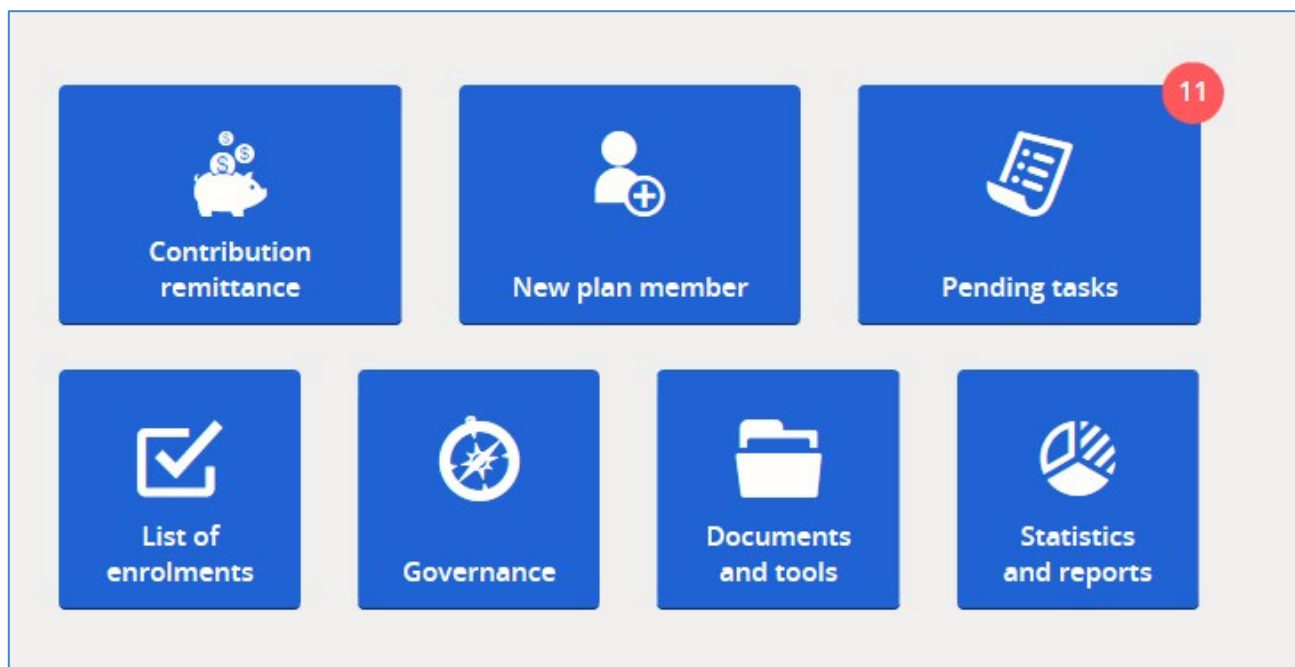
If you have more than one contract, you will need to select a contract to obtain the plan specific information. If your plan setup includes “classes” of employees, you will see the “class” information below the section “For the contract”. The example below includes classes.



1. The **Plan identification number** is used for the online enrolment process.
2. You can download a **List of members** – this will generate an excel listing and will include active, non-active, and issue members. You can subsequently save this file to your computer.

3. The **Fees for investment options** will generate a PDF document listing the investment fund fees, fees for additional services, information about frequent trading fees, and other important notes.
4. The **Plan Summary** generates a PDF document summarizing the details of the plan provisions. This document is included in member enrolment kits and is available during the online enrolment process.
5. The **Available investment options** takes you to a pop-up box containing information about the investments options available – “Pre-built Solution” and “Build you own Solution”. Each fund listed shows historical rates of return and the applicable fee. Each fund name is a hyperlink that produces a Fund Fact page. At the bottom of this section, you can run the brochure **Your range of investment options**.

Your central hub of the dashboard will include blue buttons where you remit contributions on line, add new plan members, deal with pending tasks, run a list of enrolments, monitor plan governance, obtain documents (forms) for plan administration, and run statistics and reports.



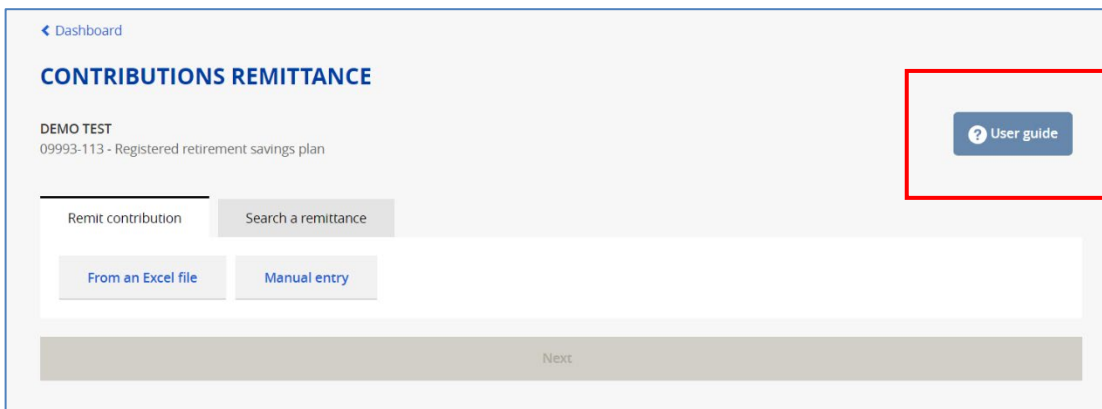
a. **Contribution remittance**

As Plan Administrator, you are responsible for remitting on a regular basis the contributions to the plan. Remittances can be made monthly, bi-weekly, weekly, etc. The frequency depends on the plan type and any provincial legislation requirements.

The **Contribution remittance** button takes you to iA’s simple, online contribution process where you electronically upload and send information directly to us.



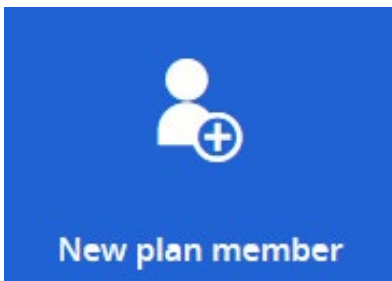
A separate guide has been developed to assist you with contribution remittances. It is called “User Guide - Contribution Remittance Tool – in My Client Space”. This can be obtained through your Client Relations Manager or downloaded from your sponsor site by clicking on the **Contribution remittance** button, selecting **For the contract**, clicking **continue**, and clicking on the link to User Guide.



b. New plan member

You can add a new plan member to your plan for remittance purposes.

The **New plan member** button lets you add a member and open a “shell account”. The member must still complete the enrolment process.



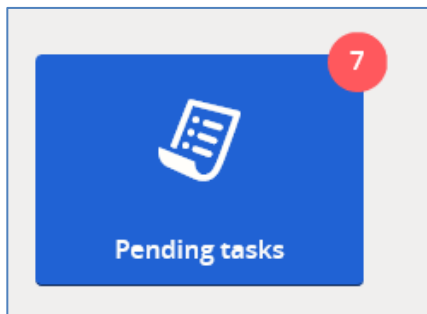
c. Pending tasks

There are four types of pending tasks (i) missing information, (ii) information to be confirmed, (iii) missing information, and (iv) payroll deduction changes.

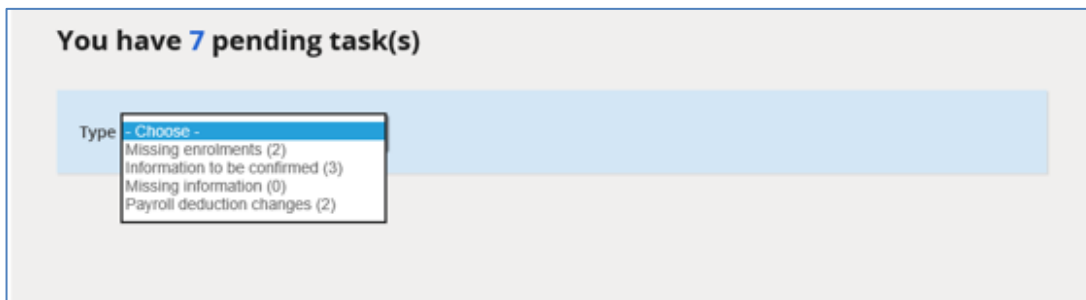
Some pending tasks are generated by the online enrolment process or the requirement for members to complete the enrolment process. The online enrolment process for Registered Pension Plans (RPP) and Deferred Profit-Sharing Plans (DPSP) contain additional fields specific to those plans. The fields are (i) hire date, (ii) plan membership start date, and (iii) province of employment. As the plan administrator, you are responsible for validating information provided by your employees or completing it if no data was entered during the enrolment process.

You do not receive notification for missing information. Therefore, you need to review your plan sponsor website on a regular basis to resolve these issues.

Depending on your plan setup, it may permit members to adjust their contribution levels. You are responsible for ensuring the applicable request is reflected in your payroll system. You will be notified by iA when a member has adjusted their contribution level. This notification occurs the Monday following when the change has occurred.



Click on the **Pending tasks** button to take you to the list. When done, these tasks will drop away from your list of pending tasks to do.



d. List of enrolments

As employees enrol in the plan, you are notified of the enrolment. This occurs on the same day as the member completed the enrolment process. You will receive an email from iA indicating a member has enrolled in the plan and to consult the list of enrolments report.

The list of enrolments report is found by clicking on **List of enrolments** button.



1. You can get a list of ALL enrolments for your plans or select a specific contract. You can also search by dates.
2. Depending on the plan provisions, you may or may not see information for payroll deductions.
3. You can download an excel list of the enrolments and you can download a copy of the online enrolment information.

The screenshot shows the "List of enrolments" interface. A red box labeled "1." highlights the search filters: "For the contract" (set to ALL), "From" (2019-07-10), and "to" (2020-04-06). Another red box labeled "2." highlights the "Payroll deductions on enrolment" column in the table. A third red box labeled "3." highlights the "Online Enrolment" column, which includes a "Download Excel list" link and a download icon for each row.

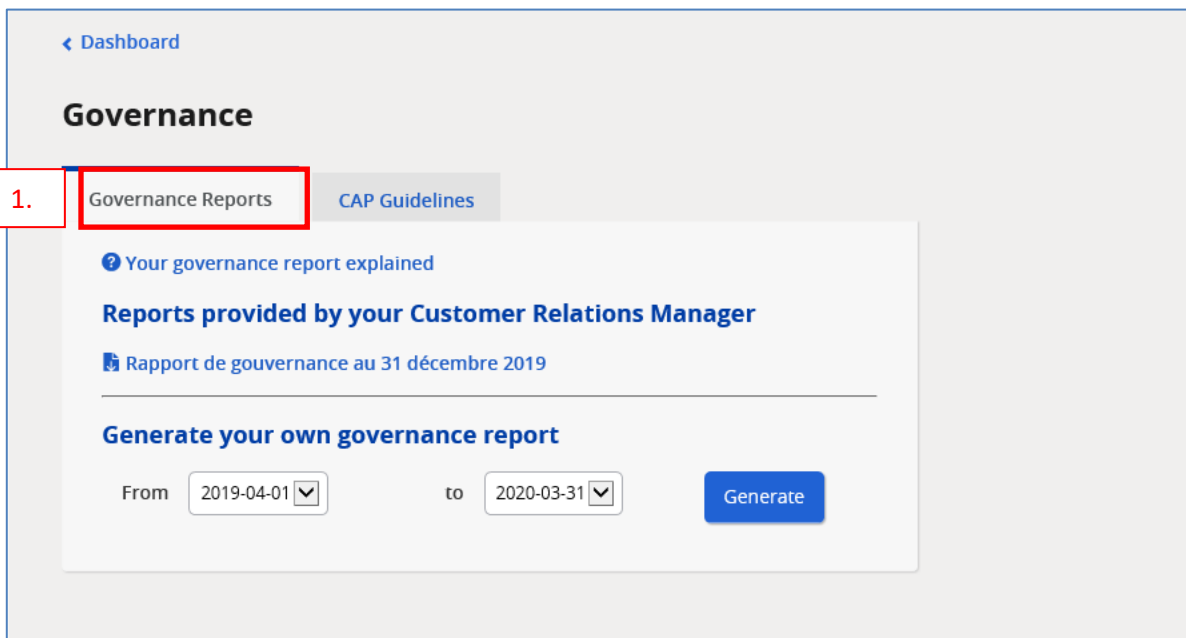
Enrolment date	Name	Date of birth	Employee number	Contract	Payroll deductions on enrolment	Online Enrolment
2019-07-10	MORRIS, SHER	1984-01-26	1	RPP - 09993-114	2.50%	Download Excel list
2019-09-23	JOHNSON, DWAYNE	1983-06-15	2	RPP - 09993-114	4.25%	Download Excel list
2019-09-24	ENGLAND, YAN	1973-05-23	1	RPP - 09993-114	8.25%	Download Excel list

e. Governance

As Plan Administrator, you are responsible for ensuring you are meeting the requirements of the Capital Accumulation Plans (CAP) guidelines.

CAP guidelines are just that – “guidance” on best practices for ensuring your plan is running smoothly, is meeting regulatory compliance requirements, and meets the requirements to provide information to plan members.

The **Governance** button takes you to the section dealing with the **Health and guidelines** section of your plan and provides information on the CAP guidelines.



1. In the **Governance Reports** section, you will find governance reports and other related information to help you evaluate your plan’s performance and make educated decisions to ensure your plan is one of your best employee loyalty tools. You will see posted reports prepared by your Client Relationship Manager and you can run your own reports.

2. In the **CAP Guidelines** section, we provide you with the list of tasks that should be performed to comply with the guidelines. The CAP Guidelines were adopted by the Canadian Association of Pension Supervisory Authorities as a voluntary measure to promote good practices for retirement plans.
3. There is a link to the **Sponsor's Guide**, a tool designed by iA Financial Group to assist you with this process.

The screenshot shows a web page titled "Guidelines for Capital Accumulation Plans" under the "Governance Reports" section. The "CAP Guidelines" tab is highlighted with a red box, and a red box labeled "2." points to the page title. The page lists four main tasks with sub-points:

- ✓ **Introduce the Capital Accumulation Plan to Members**
 - When the Member Becomes Eligible to Enrol in the Plan
 - Initial Information on Investments
 - Investment/Transfer Options
 - Description of Fees and Penalties
- ✓ **Provide Investment Information and Decision-Making Tools to Members**
 - Investment Information for Members
 - Tools to Assist Members with Investment Decisions
- ✓ **Maintain Ongoing Communication with Members**
 - Member's Statement
 - Other Information Available to Members
 - Advising Members of Significant Changes to Investment Options
 - Report on Investment Fund Returns
- ✓ **Provide Termination Options to Members**
 - If the Plan is Terminated
 - Member Termination

Below this list, another section titled "Maintain the Capital Accumulation Plan" includes:

- Evaluation of the Service Provider
- Evaluation of Investment Options
- Evaluation of Plan Files
- Evaluation of Member Decision-Making Tools

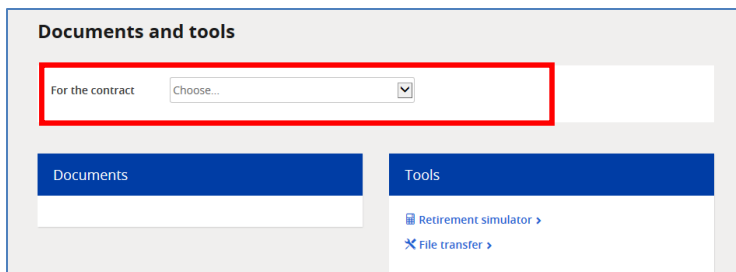
A red box labeled "3." points to a blue box at the bottom of the page containing the text: "For more information on the CAP guidelines, see the Sponsor's guide."

f. Documents and tools

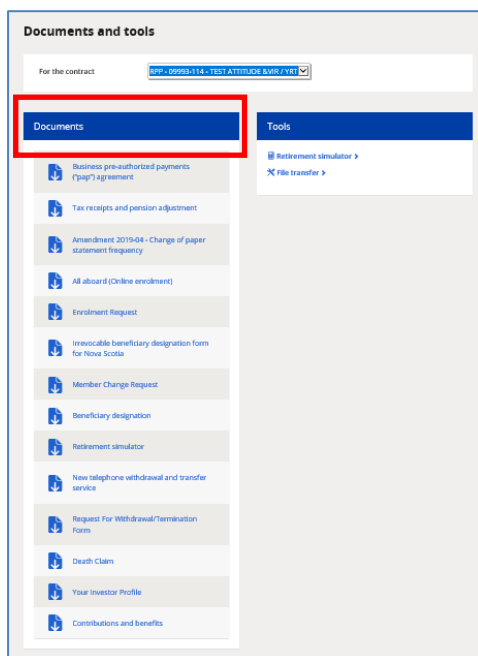
All the forms applicable for administration of your plan can be found in the **Documents and tools** section.



If you have more than one contract, you need to choose the contract and possibly the “class of employee” for the forms to appear as they are customized by contract, division and class.



Each form is a PDF **Document** that you can download, print or save to your computer. A description of each **Document** and its use can be found on the next page.



Documents:

- ***Business pre-authorized payments (“PAP”) agreement***
 - If you want to pay your remittances by PAP agreement, use this form. You can scan and email it to the Toronto administration team along with a Void cheque.
- ***Tax receipts and pension adjustments***
 - Information document providing details on:
 - Tax receipts for Group RRSP plans,
 - Pension adjustment reporting for certain types of plans (RPP and DPSP), and
 - Contribution limits set by CRA
- ***All aboard (online enrolment)***
 - Document providing details for plan members on how to complete the online enrolment process
 - Included in member enrolment kits
- ***Enrolment request***
 - Paper enrolment form
 - To be used only when online enrolment is not an option
 - If your plan permits spousal accounts (applicable only for Group RRSP plans), the spouse must complete this form in paper, along with a beneficiary designation (online enrolment is not available for spousal accounts)
- ***Irrevocable beneficiary designation form for Nova Scotia***
 - Applicable only to Nova Scotia plans where the member is designating an irrevocable beneficiary
- ***Member change request***
 - Paper form used by members to make changes to their personal information or investment choices
 - Encourage your members to do these changes online through their secure member website
- ***Beneficiary designation***
 - Paper beneficiary designation form
 - Encourage your members to do these changes online through their secure member website
 - Can be used to designate secondary / contingent beneficiary as this cannot be done online
- ***Retirement simulator***
 - Paper copy of the retirement simulator tool found on the secure member website – a tool to assist members with setting a goal for retirement

- ***New telephone withdrawal and transfer form***
 - Information document providing details on how to do withdrawals through our customer service team
 - Provides a form to sign up for direct deposits into a bank account

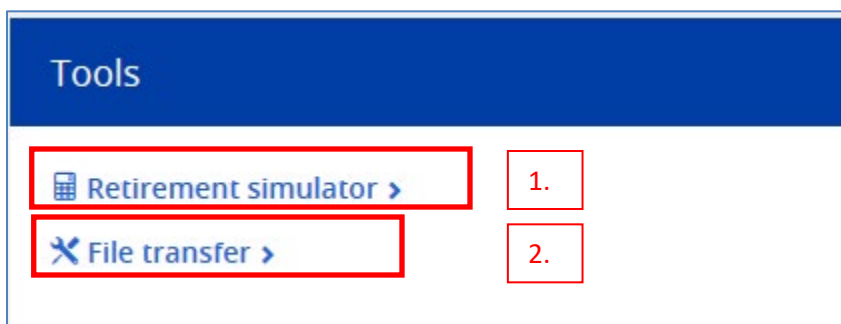
- ***Request for withdrawal/termination form***
 - Paper copy form for reporting terminations and retirements
 - We encourage you to do this online through your plan sponsor website to avoid delays and missed information

- ***Death claim form***
 - To be used for all pre-retirement death claims

- ***Your investor profile***
 - Paper copy of the investor profile questionnaire – a tool to assist members in determining the level of risk they are willing to take when it comes to making investment decisions
 - Encourage your members to use this tool found on the secure member website

- ***Contributions and benefits***
 - Information document providing details on:
 - Contribution limits
 - CPP
 - OAS
 - EI
 - Terminology
 - Links to government websites

The ***Tools*** section contains two tools that you as an administrator may use.



1. **Retirement simulator**

The Retirement simulator is a retirement planning tool used by plan members to set a goal for retirement and monitor their progress. This is available on the secure member website, and therefore most plan members will access this important retirement planning tool on their own.

As Plan Administrator you should encourage your members to complete a simulation so they are better informed of their financial situation as it relates to their future retirement income.

For those members who do not have access to a computer, you can assist them by using the tool on your website and printing the results. The results can then be sent to the Toronto admin team for input so their retirement goal is reflected on their member statement.

Retirement simulator

How much should be saved for retirement? The answer to this question is different for each person. It depends on a person's current situation and retirement goal.

Simply provide the requested information and the retirement simulator will make the calculations.

Please note that the personal information provided is not saved by IA Financial Group, and that the retirement income estimate is provided for information purposes only and in no way constitutes a guarantee.

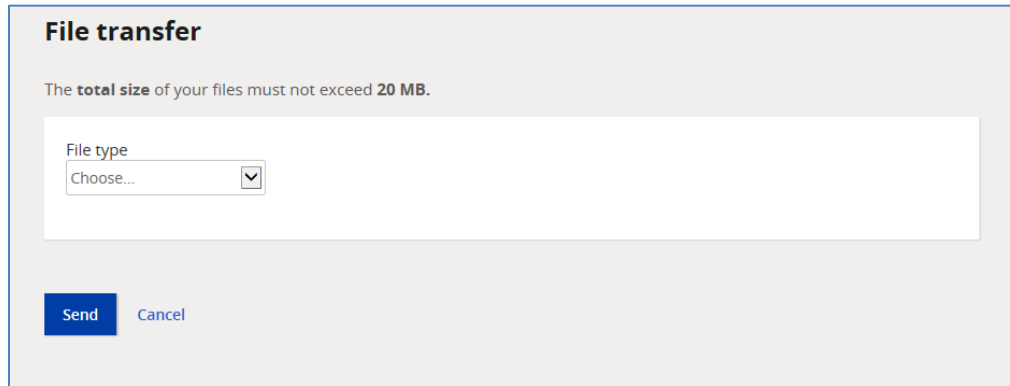
Retirement goal

Gender	Date of birth
- gender - <input type="button" value="v"/>	- month - <input type="button" value="v"/> dd yyyy
Pre-tax annual income	Retirement income replacement rate
\$ <input type="text"/>	70 <input type="button" value="v"/> %
Retirement age	
65 <input type="button" value="v"/>	

2. **File Transfer**

File transfer allows you to securely send confidential files directly to the Toronto administration team without worries of the outside Internet world. Files accepted can be your contribution remittance file or other excel files, PDFs, etc.

For contribution remittances, the preference is for you to upload your file through the Contribution remittance tool.



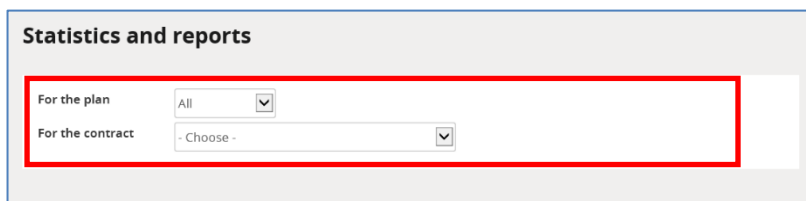
The screenshot shows a 'File transfer' dialog box. At the top, it says 'File transfer'. Below that, a note states: 'The total size of your files must not exceed 20 MB.' There is a 'File type' dropdown menu with 'Choose...' selected. At the bottom, there are two buttons: 'Send' and 'Cancel'.

g. **Statistics and reports**

The statistics and reports for your plan can be found in the **Statistics and reports** section.



If you have more than one contract, you can choose a specific contract or all contracts, and possibly the “Class of employee” for the applicable information to appear as it is customized by contract, division and class. You can also choose a date range; the default period is 1 year.

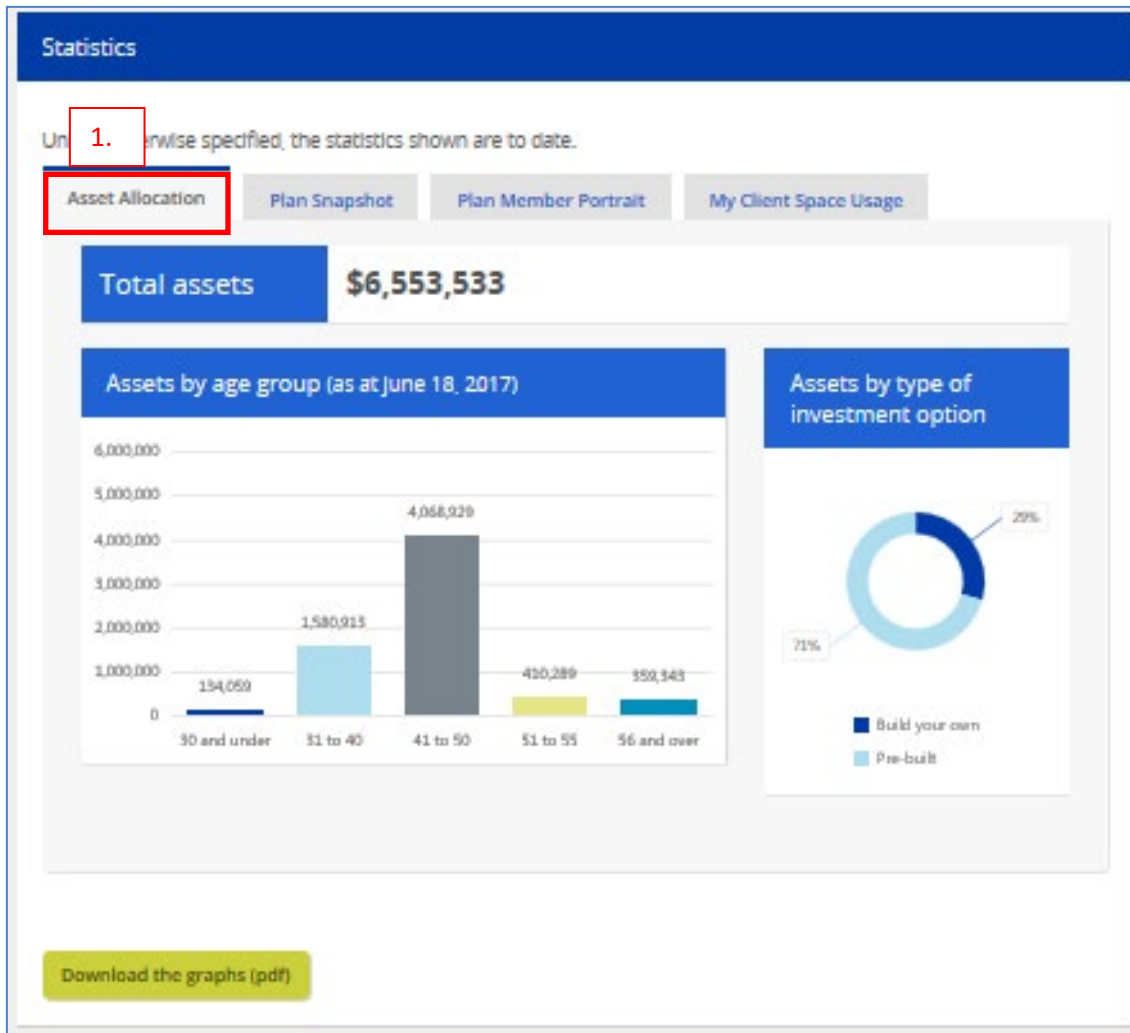


The screenshot shows the 'Statistics and reports' section. It features two dropdown menus. The first is labeled 'For the plan' and has 'All' selected. The second is labeled 'For the contract' and has '- Choose -' selected. A red rectangular box highlights these two dropdown menus.

The **Statistics section** visually shows you information for your plan in 4 tabs – Asset Allocation, Plan Snapshot, Plan Member Portrait, and My Client Space Usage. Plus you can **download the graphs** in a PDF format for saving or printing.

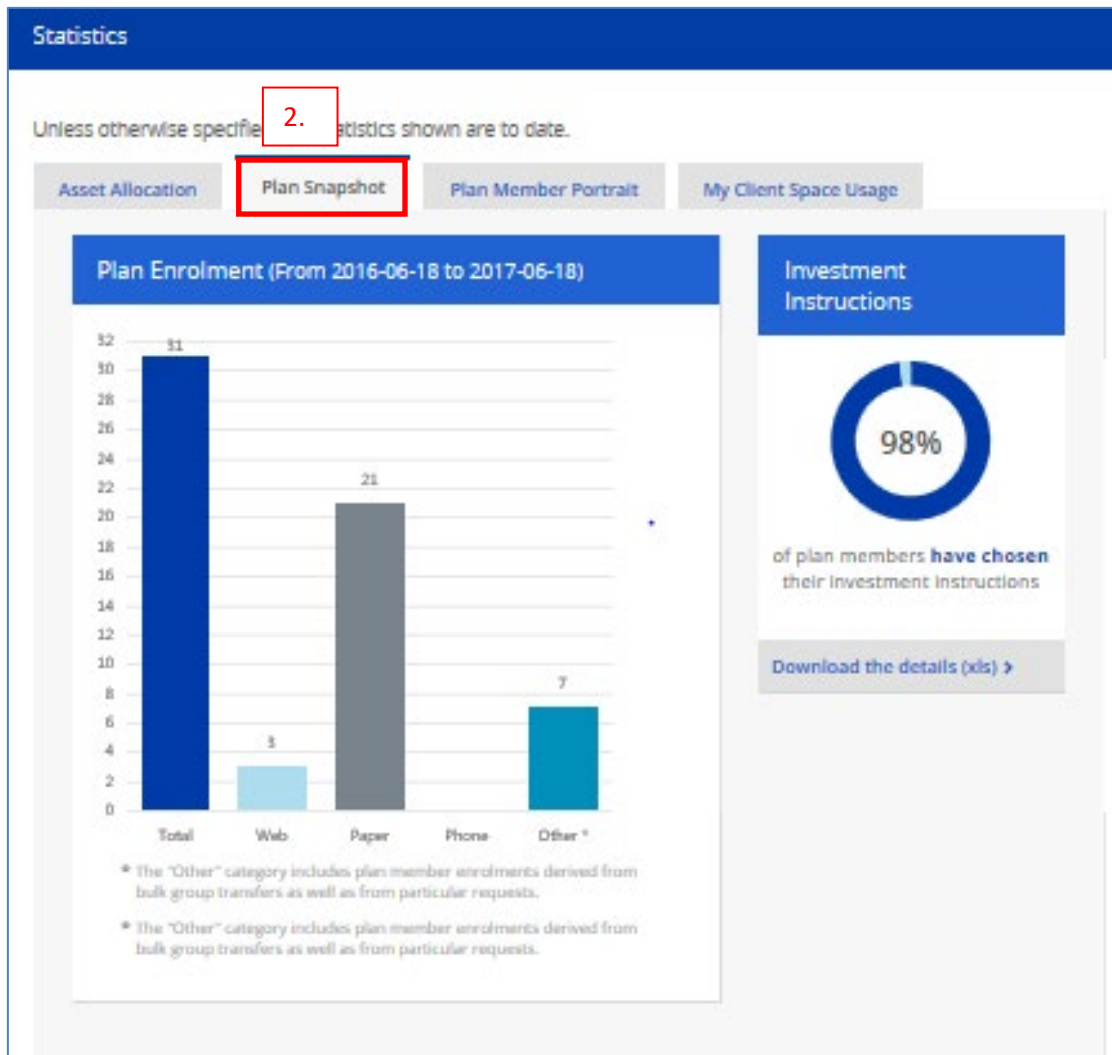
1. **Asset allocation**

- Provides total assets at a current date (date shown in the bar graph)
- Shows assets by age group
- Shows assets by type of investment option – pre-built solution versus build your own solution



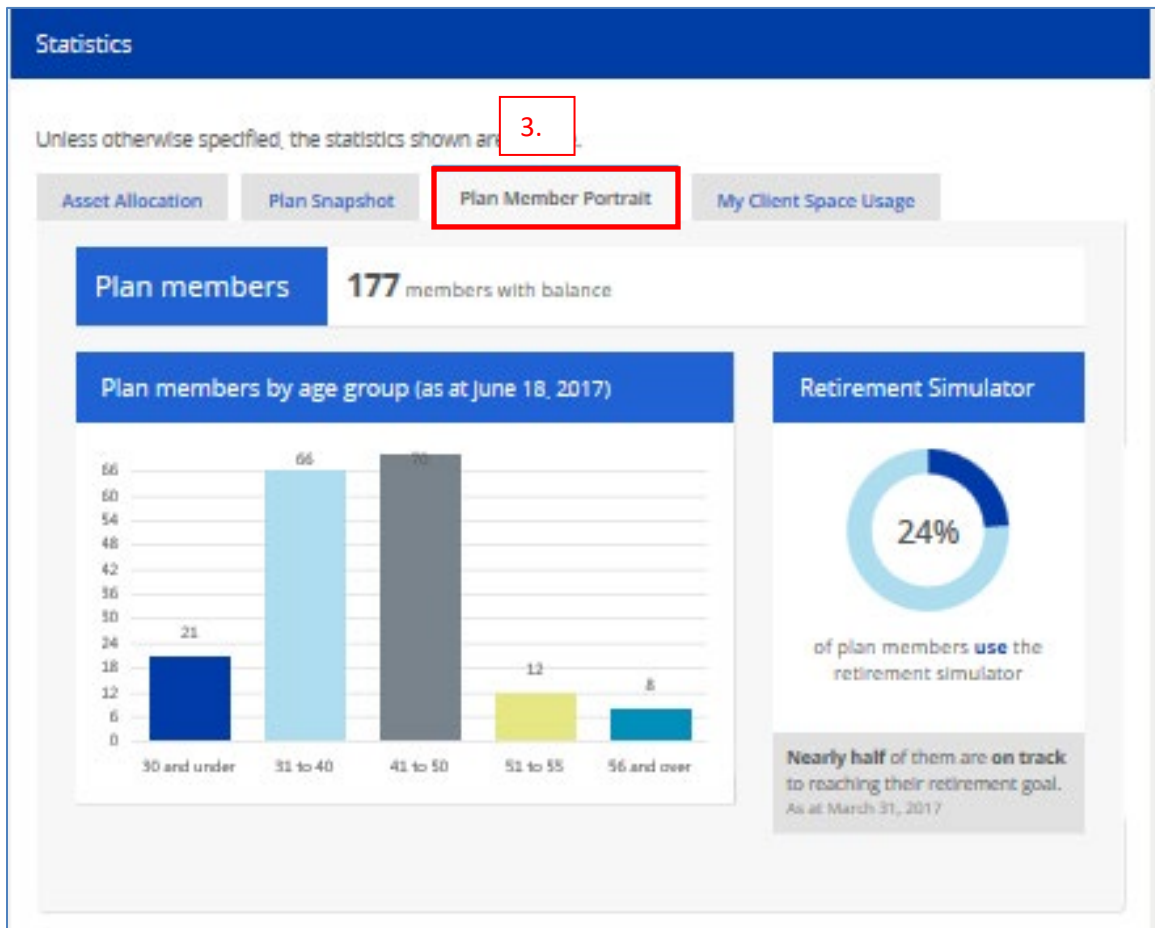
2. Plan Snapshot

- Provides a summary of plan enrolments for the past year, broken down by method – web (for online enrolment), paper, phone, other
- Shows how many members have chosen their investment instructions
- You can download an excel file which provides information on members who have chosen their investment option versus those that are in a default fund



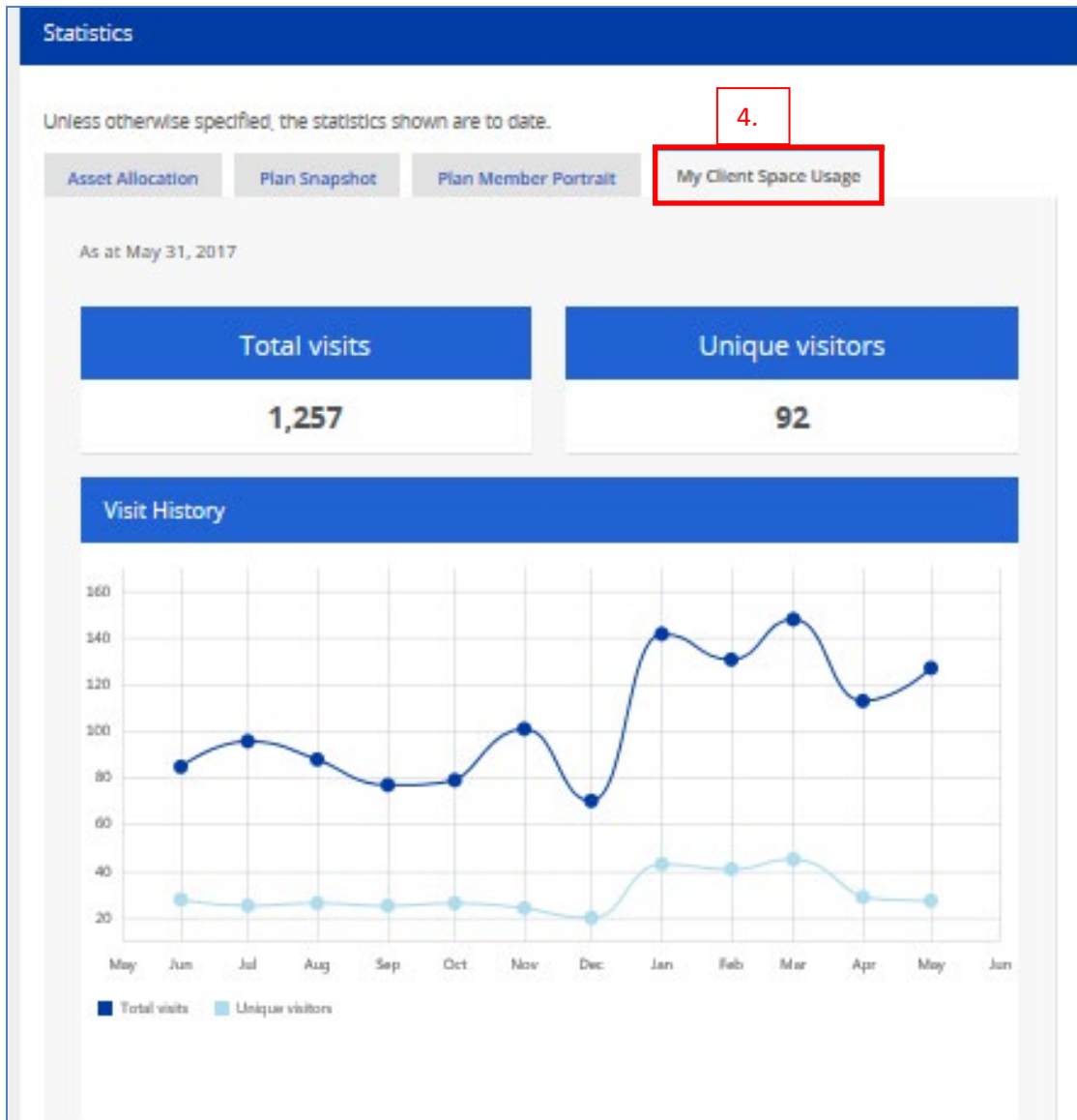
3. **Plan Member Portrait**

- Provides information on members with a balance in their account (active and inactive)
- Shows a breakdown of members by age group
- Shows how many members are using the Retirement Simulator retirement planning tool. Of those using it, it provides information on how many members are on track to reach their retirement goal

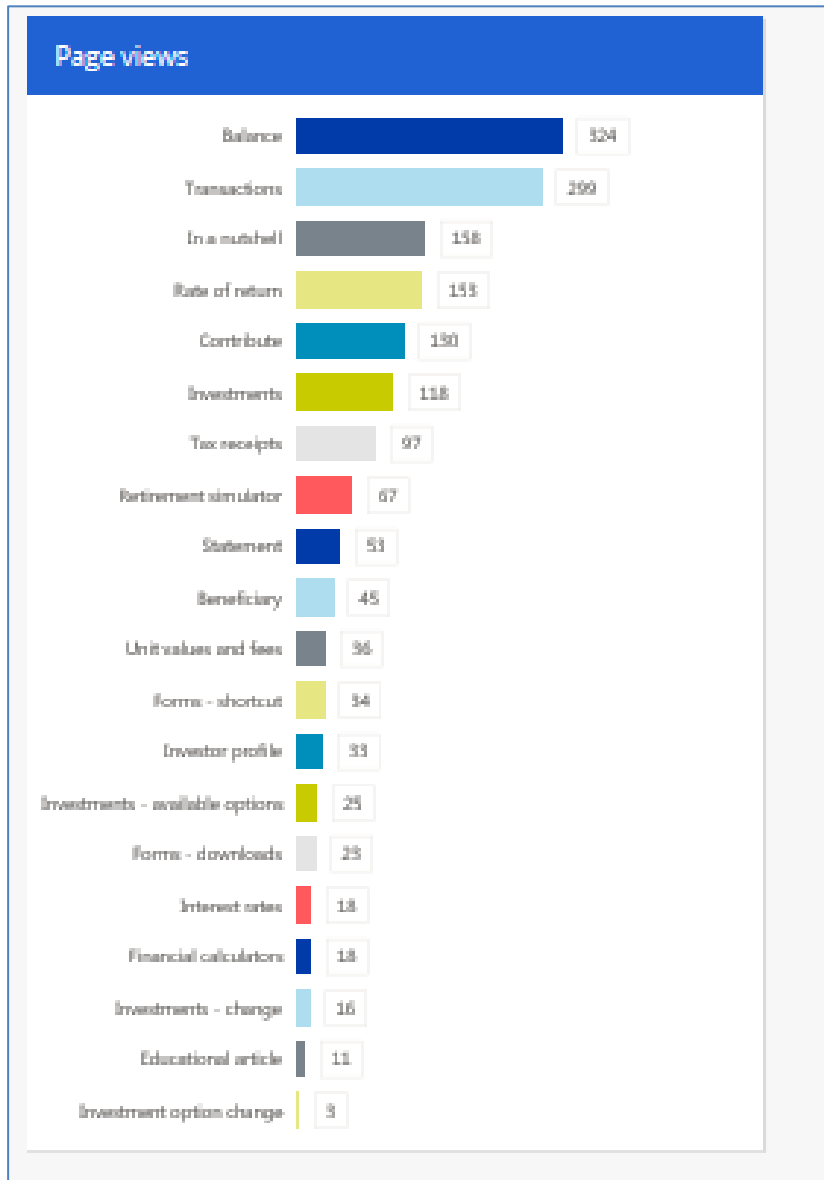


4. **My Client Space Usage**

- Provides information on usage of the secure member website My Client Space during the last year
 - **Unique visitors** shows how many members are accessing their online member account
 - **Total visits** shows how many times the unique visitors have accessed the online account



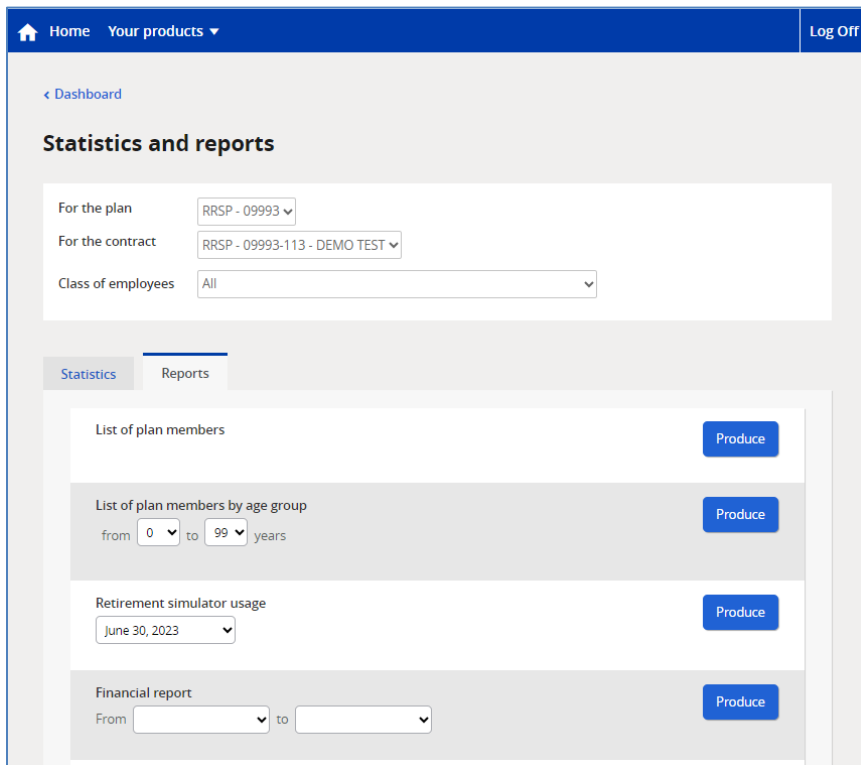
- You can also see a **Page view** – provides details on what pages / items the members are accessing when in their online member account



The **Reports** section lets you manually run various reports and download to a PDF or excel file.

- Some reports are only visible when choosing the applicable **For the plan**, **For the contract**, and the **Class of employees**.
- Some are only available based on your plan setup.

A description of each report can be found starting on the next page.



1. **List of plan members** provides an excel file of all your plan members and their demographic information.
2. **List of plan members by age group** provides a PDF report of all your plan members broken down by 10-year age categories. You can select a specific range of ages by entering information in the **from** and **to** fields.
3. **Retirement simulator usage** provides a PDF report showing:
 - how many members are using this retirement projection tool,
 - of those using it, how many are on track to reaching their retirement goal, how many are in a problematic situation, how many are in a critical situation,
 - what is the target retirement age, and
 - what is the target income replacement rate.

Choose your date (quarterly). From this information, you can determine the need for financial education sessions, or if a change to the plan provisions is required. For confidentiality reasons, we do not disclose member personal information but present the results anonymously.

4. **Financial Reports** are no longer mailed to you. To run a PDF report, select your dates in the **from** and **to** fields (dates cannot exceed 12 months). We maintain a 3 year history for you to choose from.

The screenshot shows a web interface with five distinct sections, each with a 'Produce' button and a date range selector:

- Financial report - Credit/expense accounts**: Includes a 'From' and 'to' date selector.
- Asset allocation by age group**: Includes a 'Produce' button.
- Detailed data on assets per member, per plan**: Includes a date selector set to 'July 26, 2023'.
- Detailed assets by plan member**: Includes a date selector set to 'July 26, 2023'.
- Transaction summary by plan member**: Includes a 'From' and 'to' date selector.

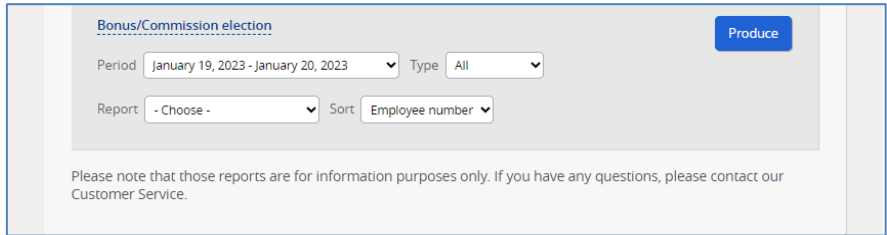
- 5
- 6
- 7
- 8
- 9

5. **Financial report – Credit/expense accounts** provides a PDF report similar to the financial report but this one focuses on employer credits generated from terminated members who are not vested. Vesting is only applicable to Deferred Profit Sharing Plans (DPSPs) and Defined Contribution Registered Pension Plans (DC RPPs).
6. **Asset allocation by age group** provides a PDF report of assets utilized by members broken down into 10-year age increments.
7. **Detail data on assets per member, per plan¹** provides an excel file providing information on your plan membership showing their investor profile, total assets, total assets by contribution type, and assets per investment option(s) chosen. It includes the member's current age and age ranges so you can filter and drill into the information you need. Choose your date (monthly). We maintain a 3 year history for you to choose from.
8. **Detailed assets by plan member¹** provides an excel file providing information on your plan membership showing investment category, investment option(s), and total assets per contribution type. Choose your date (monthly). We maintain a 3 year history for you to choose from.
9. **Transaction summary by plan member¹** provides an excel file providing information on your plan membership showing, for the date range selected, opening total market value, new deposits, investment returns, withdrawals, fees, taxes, and closing total market value. Select your dates in the **from** and **to** fields (dates cannot exceed 12 months). We maintain a 3 year history for you to choose from.

10. ***Contributions by plan member***¹ provides an excel file providing information on your plan membership showing, for the date range selected, the deposit made, contribution from/to date, and amount of deposit by contribution type. Select your dates in the ***from*** and ***to*** fields (dates cannot exceed 12 months). We maintain a 3 year history for you to choose from.
11. ***Disbursements by plan member***¹ provides an excel file providing information on your plan membership showing, for the date range selected, withdrawals made and type of withdrawal, gross amount, taxes, net amount, fees, contribution type, and locking-in status. Select your dates in the ***from*** and ***to*** fields (dates cannot exceed 12 months). We maintain a 3 year history for you to choose from.
12. ***Detailed fees by plan member***¹ provides an excel file providing information on your plan membership showing, for the date range selected, the fees applicable to the member account (federal tax, HST, management fees, sales tax QC, and settlement fees). Select your dates in the ***from*** and ***to*** fields (dates cannot exceed 3 months). We maintain a 3 year history for you to choose from.
13. ***Returns by plan member*** provides an excel file providing information on your plan membership showing, by contributor type, the rate of return for the member account as of (i) last calculation period, and (ii) the last 7 years.
14. ***Investment instructions by plan member*** provides an excel file providing information on your plan membership showing, by contributor type, who controls the investment instruction, if a default investment instruction applies, the asset category, investment option(s) chosen, and the percentage per investment option(s) chose.

¹ Plans with only member voluntary contributions or assets such as voluntary TFSA or RRSP will not have full detailed member level reporting capabilities available due to the Personal Information Protection and Electronic Documents Act (PEPIDA).

This last report only appears if your plan has been setup with **The Election Tool** which enables plan members the ability to easily invest their bonuses and commissions into the group savings and retirement plan(s) they participate in. For further information about **The Election Tool** and how it works, contact your CRM.



The screenshot shows a web interface for generating a report. At the top left, the title is "Bonus/Commission election". To the right is a blue "Produce" button. Below the title, there are two dropdown menus: "Period" set to "January 19, 2023 - January 20, 2023" and "Type" set to "All". Below these are two more dropdown menus: "Report" set to "- Choose -" and "Sort" set to "Employee number". At the bottom of the form area, there is a note: "Please note that those reports are for information purposes only. If you have any questions, please contact our Customer Service."

15

15. **Bonus/Commission election** provides an excel file providing information on your plan membership showing who has chosen to invest their bonus or commission into their account. This report only extracts member information where the election period is closed. It does not provide information while the election period is open. The report provides information on the election effective date, the member's date of hire, amount and percentage to be deferred into their account. You can then update your payroll system based on the member's choice.

To Reach Us

All documents that need to be **mailed** to iA Financial Group in the day-to-day administration of your group retirement plan can be sent to one of the following addresses:

Industrial Alliance
Insurance and Financial Services Inc.
Group Savings and Retirement
P.O. Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3

Industrial Alliance
Insurance and Financial Services Inc.
Group Savings and Retirement
522 University Avenue
Toronto, Ontario M5G 1Y7

If you need any additional information, you can contact our **Customer Service department** Monday to Friday, from 8 am to 8 pm, Eastern Time, at the following numbers:

Telephone: 1-800-567-5670

Quebec: 1-800-786-6065

Other provinces: 1-866-395-5553

Email: pension@ia.ca

My Client Space, our secure website, is also available for consultation at any time, at:

ia.ca/myaccount

For overall plan management and servicing, contact your local **Client Relations Manager**. We have offices located in Halifax, Quebec City, Montreal, Toronto, Winnipeg, Calgary and Vancouver.

Our Regional Offices

If you would like more information on the administration procedures, or on our various products, please feel free to contact one of our regional offices.

Halifax

Atlantic Provinces Regional Group Savings and Retirement Office
238 Brownlow Avenue, Suite 101
Dartmouth, Nova Scotia B3B 1Y2
Email: groupsavingsatlantic@ia.ca

Quebec City

Quebec City Regional Group Savings and Retirement Office
925 Grande Allée West, Suite 420
Quebec City, Quebec G1S 1C1
Email: quebecrentescollectives@ia.ca

Montreal

Montreal Regional Group Savings and Retirement Office
2000 McGill College Avenue, Suite 1100
Montreal, Quebec H3A 3H3
Email: quebecrentescollectives@ia.ca

Toronto

Toronto Regional Group Savings and Retirement Office
522 University Avenue, 4th Floor
Toronto, Ontario M5G 1Y7
Email: torontogrouppensions@ia.ca

Winnipeg

Winnipeg Group Benefits and Retirement Solutions Office
201 Portage Avenue, Suite 910
Winnipeg, Manitoba R3B 3K6
Email: groupsavingsprairies@ia.ca

Calgary

Calgary Regional Group Savings and Retirement Office
777 8th Avenue S.W., Suite 2000
Calgary, Alberta T2P 3R5
Email: groupsavingsprairies@ia.ca

Vancouver

Vancouver Regional Group Savings and Retirement Office
1188 West Georgia Street, Suite 1910
Vancouver, BC V6E 4A2
Email: groupsavingsbc@ia.ca