

Group RRSP and VRSP

Contribution processing deadlines for the 2025 tax year

Please take note of the processing deadlines for contributions to ensure that we process them on time and record them for the 2025 tax year. Otherwise, we will still process the contributions, but record them for the 2026 tax year.

Contribution deadline: March 2, 2026

The deadline to make contributions to a group RRSP or a VRSP for the 2025 tax year is **Monday, March 2, 2026**.

Contribution processing deadlines by payment method

To record your contributions on time for the 2025 tax year, we must receive contribution information within the deadlines indicated below for each payment method.

Pre-authorized debit (PAD) payments

We will process contributions for the 2025 tax year if they are made online via the *Contribution remittance* section of My Client Space by 6:00 pm on March 2, 2026.

If you are not already registered for pre-authorized debit (PAD) payments and would like to use this payment method, you can send us a completed *Business Pre-authorized payments ("PAP") agreement* form accompanied by a void cheque. We will process it for the 2025 tax year if we receive it by 4:00 pm on March 2, 2026. The form is available on My Client space in the *Documents and tools* section.

Electronic fund transfers

We will process electronic fund transfers for the 2025 tax year if they are received in our bank account by 4:00 pm on March 2, 2026.

Payments via a financial institution's Internet site

We will process payments sent via a financial institution's Internet site for the 2025 tax year if they are received no later than March 2, 2026. Please anticipate 24 to 48 business hours for the financial institution to transfer us the information.

Contributions provided by plan members

Obviously, plan members can make their group RRSP or VRSP contributions for the 2025 tax year. You can find details on how to contribute in the *Contributions* section of My Client Space.

Customer Service

If you have any questions, please contact our Customer Service department at 1-800-567-5670, Monday to Friday, 8:00 am to 8:00 pm (ET). Our administrative offices:

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