Important updates to your group retirement and savings program

We've completed a comprehensive review of your investment menu and made changes to enhance your options. This review was completed in partnership with our Retirement Committee and our plan advisor/consultant, TRG Group Benefits & Pensions.

You're responsible for choosing your investment options. Carefully read this letter and review your options to ensure they're appropriate for your long-term retirement savings goals.

What's new

Investment options that will be added to the Registered Retirement Savings Plan (RRSP) and the Tax-Free Savings Plan (TFSA) on August 26, 2016:

Investment Class	Fund Name	Fund Code	IMF (%)
Small/Mid Cap Equity	Mackenzie Smaller Company Fund	LSCMK	0.75%
Canadian Fixed Income	Portico Canadian Bond Universe Index Fund	LCBIL	0.52%
	Portico Commercial Mortgage Fund	LMG	0.80%
Specialty Equity	GWLRA Real Estate Fund	LREG	0.95%
Canadian Equity	Jarislowsky Fraser Canadian Equity Fund	CEJF	0.70%
Global Equity	Setanta Global Equity Fund	S034	0.75%
	Setanta Global Dividend Fund	GDIVS	0.75%
	Renaissance Global Growth Fund	GGR	1.10%

What you need to do

Step 1:
Review the new investment option(s). Start by using the *Plan your retirement* tool and the *Investment personality questionnaire* that are available to you on *GRS Access* at www.grsaccess.com. These interactive tools help you set and see if you're on track to meeting your retirement income goal, determine your investing risk tolerance and identify investment options that may be more appropriate for your long-term savings goals.

New funds will be added on August 26, 2016. You will also find a complete list of investment options on *GRS Access* after this date under > Investments > Fund reports.

Step 2:

Sign into *GRS Access* at www.grsaccess.com > Change your portfolio and select:

- *Fund to fund transfers* to change your current investments to your newly selected investment option(s).
- *Investment instructions* to change your future contributions, such as payroll or automatic contributions, to your newly selected investment option(s).
- *Maturing investments* to change your maturity instructions if you have a guaranteed investment account that is being removed.

You can also call *Access Line* at 1-800-724-3402 to speak with a client service representative Monday to Friday between 8 a.m. and 8 p.m. ET.

Fees

You won't pay fees to change your investment options or redirect future contributions and/or maturity instructions. However, your new investment management fees (IMFs) may be different than those for your current investments.

Important dates to remember

Effective August 26, 2016, you may invest in the new funds that have been added.

We're here to help

- Go to *GRS Access* at www.grsaccess.com > Change your portfolio to review or make changes to your investment portfolio.
- Call *Access Line* at 1-800-724-3402 Monday to Friday between 8 a.m. and 8 p.m. ET.

Alternatively, you may contact your plan advisor, TRG Group Benefits & Pensions at 1.800.315.5115.