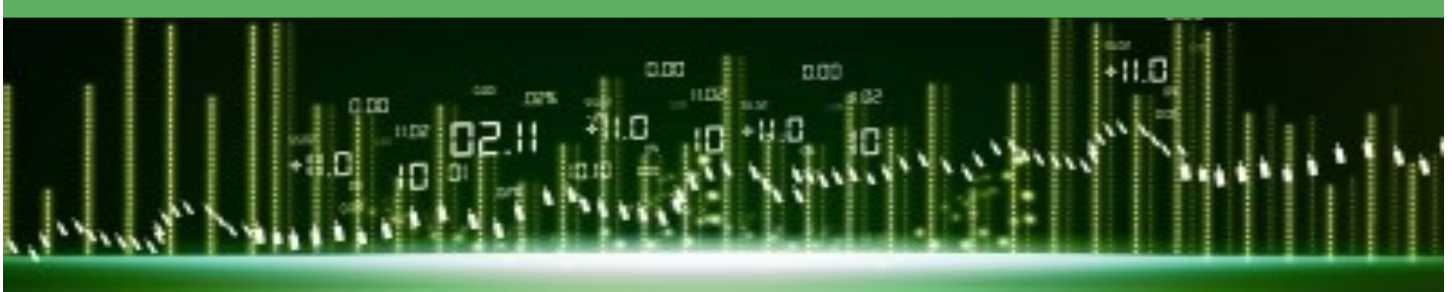


# UA Local 516 Savings Plan Update



## Group RRSP

Your employer makes contributions on your behalf according to the collective agreement.

The funds are held in trust and therefore are subject to the rules set out in the trust documents.

Funds are invested in default funds according to your estimated retirement age, unless you provide specific investment instructions.

The full fund lineup along with updated rates of return can be found on the UA 516 website.

Spousal RRSPs are available.



## Group TFSA

The optional TFSA is a great way to take advantage of the same fund lineup and low investment management fees as the Group RRSP.

Funds are not held in trust, but are subject to the TFSA rules set out by the Canada Revenue Agency.

Accounts for spouses are available.

## GRS Access

Registering for [www.grsaccess.com](http://www.grsaccess.com) will allow you to change your investment instructions, transfer from fund to fund, print duplicate tax receipts, review account activity, plan your retirement, and much more.

The full fund lineup and rates of return are also on the UA 516 website. [www.ua516.org](http://www.ua516.org)

## Retirement Income Fund

The newly added Retirement Income Fund offers an option for retirees that wish to continue to take advantage of the same fund lineup.

Low Investment Management Fees

One-on-one service from an Investment Retirement Manager

## Transitioning to Retirement

Stephen Rye is the Vancouver-based Investment Retirement Manager that can assist our members. He can be contacted by calling 1-855-548-7356.

TRG Group Benefits can also assist those that need retirement planning services.

Contact Debra toll-free at 1-800-315-5115 or [dbeadle@trggroup.com](mailto:dbeadle@trggroup.com)