

# GROUP RRSP AND TFSA Employee guide

Pursuant an agreement with FÉRIQUE Investment Services, your employer gives you the chance to contribute to FÉRIQUE group RRSP and TFSA, an exclusive, flexible and highly versatile savings plan that is provided without additional administrative costs.



## The FÉRIQUE edge

A non-profit organization, FÉRIQUE Investment Services is a mutual fund dealer and a financial planning firm, as well as the principal distributor of FÉRIQUE Funds. Its Advisory Services team is dedicated to meeting the financial needs of engineering professionals, their families and businesses by offering you custom and unbiased information that will help you reach financial independence faster.

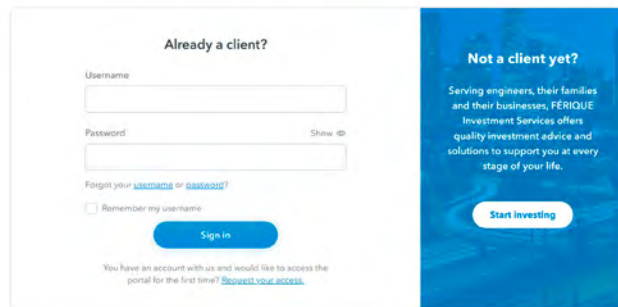
## Open your group RRSP or TFSA account

Group RRSP and TFSA are plans offered to you by your employer to make it easier to save. According to your employment contract, you and your employer can both make contributions to the FÉRIQUE group RRSP.

## How to open an account

Online	By phone	By appointment
<a href="http://portail.ferique.com/en">portail.ferique.com/en</a> 	514-788-6485  Toll-free 1-800-291-0337	<a href="#">Book a time slot</a> 
<b>Schedule:</b> Monday to Thursday, from 8 a.m. to 8:00 p.m., Friday, from 8 a.m. to 5:00 p.m.		

## Open an account online



The screenshot shows a login/sign-up page. On the left, under 'Already a client?', there are fields for 'Username' and 'Password' with a 'Show ID' link. Below these are links for 'Forgot your username or password?' and a checkbox for 'Remember my username' with a 'Sign in' button. On the right, under 'Not a client yet?', there is a blue box with the text: 'Serving engineers, their families and their businesses, FÉRIQUE Investment Services offers quality investment advice and solutions to support you at every stage of your life.' and a 'Start investing' button.

1. Go to [portail.ferique.com/en](http://portail.ferique.com/en) or log on to the FÉRIQUE app
2. Click on **Start investing**
3. Under **Conditions of Eligibility for FÉRIQUE Funds**, select **Participant in a FÉRIQUE group plan**
4. **Enter the name of your employer** so we can link your account to their group RRSP
5. After your investor profile has been defined, a FÉRIQUE Portfolio will be recommended to you

In the days following the opening of your account, FÉRIQUE Investment Services will contact your employer to finalize your file.



## Contributions

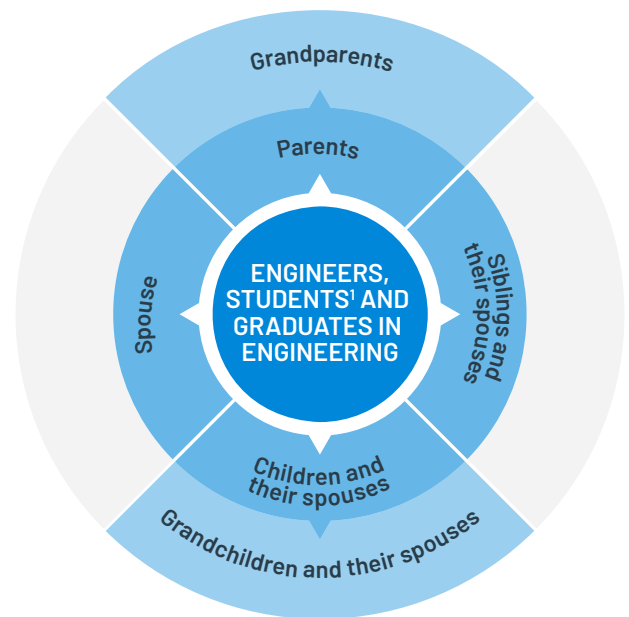
The terms and amount of the contributions to the group RRSP or TFSA will be determined in your employment contract with your employer.

**Please contact your payroll department to set the amounts to be deducted.**

## You family is welcome

FÉRIQUE Investment Services also guides your family toward financial independence.

When creating their account, under **Conditions of Eligibility for FÉRIQUE Funds**, members of your family will have to select **Family of a Participant in a FÉRIQUE group plan**.



## Advisory services at no additional cost

FÉRIQUE Funds not only offer some of the lowest management expense ratios in the country<sup>2</sup>, but they also give you access to a team of advisors at no additional cost. A phone call away, our Advisory Services team can guide you through your investment decisions to find those that best fit your investor profile.

FÉRIQUE Investment Services also gives you exclusive access, under certain conditions<sup>3</sup>, to a financial planner and a range of services that cover many aspects of your and your family's finances. Getting personalized advice throughout your life will help you optimize your and your family's financial situation in order to meet your goals and complete your projects.

## Multiple savings solutions

After opening a group RRSP or TFSA account, you and your family will also have the opportunity to invest in various investment vehicles based on your needs and goals.

- ✓ Individual RRSP
- ✓ RESP
- ✓ Individual TFSA
- ✓ Investment account

## Many tools to help you

You have access to a range of tools and educational content through the app, the FÉRIQUE portal and the website. Using our planning tools, you could, for example, monitor your investment returns and track the achievement of your goals.

- ✓ Pre-authorized contributions
- ✓ Financial Checkpoint
- ✓ My Project tool
- ✓ Fee Effect Calculator

<sup>1</sup> See the eligibility conditions at [www.ferique.com/en/become-a-client/eligibility-conditions/](http://www.ferique.com/en/become-a-client/eligibility-conditions/)

<sup>2</sup> Compared to their reference universe in Canada, according to Fundata Canada Inc.

<sup>3</sup> \$750,000 or more in assets invested in FÉRIQUE Funds, including the assets of the spouse and/or of a business, if applicable. FÉRIQUE Private Wealth is a service offered by FÉRIQUE Investment Services, the main distributor of FÉRIQUE Funds.