



A unique retirement system



Bâtirente, more than a simple retirement system

We offer capital accumulation plans to our active members as well as retirement income plans to our retired members. Moreover, we possess financial tools and services that are adapted to your needs at each life step, from the time you enrol in the plan to your retirement.



STEP 1

Starting out

› Easy enrolment



› Competitive and responsible investment

TRAJECTORY, A LIFECYCLE PATH

- Trajectory Secure Path
- Trajectory Balanced Path
- Trajectory Growth Path

DIVERSIFIED FUNDS

- Bâtirente Diversified Income Fund
- Bâtirente Diversified Patrimonial Fund
- Bâtirente Diversified Provident Fund
- Bâtirente Diversified Intrepid Fund
- Bâtirente Diversified Energetic Fund

COMBINATION OF FUNDS

- Bâtirente Treasury Multi Fund
- Bâtirente Money Market Fund
- Bâtirente Bond Multi Fund
- Bâtirente Canadian Equity Multi Fund
- Bâtirente Global Equity Multi Fund
- Bâtirente Global Small Cap Equity Multi Fund



› Online tools

The **My account** secure section is a one-stop shop for your members' retirement planning.

ON TARGET RETIREMENT®

On Target Retirement is a practical financial planning tool for your retirement. It helps you set a goal and shows you how to achieve it by calculating the amount that you should contribute.



QUARTERLY FINANCIAL STATEMENT

The quarterly statement is available in electronic format and can be found in just a few clicks on the **My account** secure section.



PENNY

Your virtual guide will advise and assist you in reaching your retirement objectives!



STEP 2

Saving for the future

► Build on the strength of group savings

Bâtirente offers group capital accumulation plans in order to meet your group's specific needs.

These plans are generally implemented in accordance with the provisions established in a collective agreement and, more specifically, with respect to employee and employer contributions.

► Carry out your projects

To purchase or renovate a house, plan a trip or to finance your education, the best way to achieve these goals is to accrue your savings.

This is why Bâtirente offers individual plans to meet your members' specific savings requirements, all the while contributing to increase your group's assets at the same management fee rate.

► Consolidate your savings

If your members have savings with other financial institutions, why not group their savings and take advantage of our reduced fees and the services we offer?

Moreover, with all your assets at Bâtirente, you get a global view of all your retirement assets.



Bâtirente Plans

From working life...

Capital accumulation plans ¹	Auxiliary capital accumulation plans
Simplified Pension Plan (SPP)	Registered Retirement Savings Plan (RRSP)
Registered Retirement Savings Plan (RRSP)	Tax-Free Savings Account (TFSA)
Multi-Employer Pension Plan (FEDERAL MEPP)	Locked-In Retirement Account (LIRA)
Deferred Profit-Sharing Plan (DPSP)	Locked-In Registered Retirement Savings Plan (FEDERAL LRSP)

STEP 3

Planning for retirement



A successful transition to retirement involves reflection and preparation. This is why Bâtirente created its Plannuity service to support its members at three key moments in their retirement planning.

50 years old or over?

A focus on your retirement objectives
Information sessions in the workplace

Retirement within 5 years?

A successful transition to retirement
Retirement preparation workshop with spouse

Goodbye job!

Retire with your mind at ease
Customized retirement income plan



► Stay with Bâtirente during retirement

With its group income plans, Bâtirente offers a unique approach in the sphere of capital accumulation plans. Your retired members will be able to rely on their group retirement system to receive the specific services that they require – all this with very cost-effective management fees, especially when compared to what financial institutions offer to individuals.

- Registered Retirement Income Fund (RRIF)
- Life Income Fund (LIF)

to retirement

Retirement income plans ²
Registered Retirement Income Fund (RRIF)
Life Income Fund (LIF)

¹ Participation governed by collective agreement

² Voluntary participation

Advantages of the Bâtirente system

► **SHARED VALUES** – Bâtirente is the only retirement system that shares the values of the CSN

- Support, solidarity, proximity and autonomy
- An approach tailored to union realities

► **UNION PROXIMITY** – A non-profit organization, managed by and for unions, based on democratic and transparent governance

- Annual meeting of Bâtirente groups
- Group representatives elected to the various governing bodies
- Complete and thorough accountability

► **UNPARALLELED SERVICE** – Unparalleled service based on objective advice

- Annual review of the plan and the union's course of action
- An extensive training and education program designed for workers
- A tool to assess the income at retirement and continuous strategy adjustments

► **RESPONSIBLE INVESTING** – A world class mutual fund family

- Superior performance and risk-adjusted returns
- Leader in responsible investment and encouraging a “turnkey” approach

► **COMPETITIVE FEES** – Take advantage of your group's purchasing power

- Reduced management fees
- Dynamic pricing system that decreases automatically as the group's assets increase



About Bâtirente

Bâtirente is a group retirement system created in 1987 at the initiative of the CSN. It allows 25,000 workers, grouped in over 300 labour unions, to benefit from pension plans tailored to their needs by pooling their savings.

A leader in responsible investing, Bâtirente believes that actively managing its investee companies' environmental, social and governance (ESG) risks helps ensure long-term economic and social development, as well as sound capitalization of the pension plan, which are both required for sustainable financial performance.

Questions? Contact the Group Services Centre:

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