



# Enrol in your plan in 3 easy steps



## Welcome

You have access to a group retirement savings plan that will help you achieve your retirement goals. Bâtirente provides you all the tools and information you need to enrol in the plan and make informed decisions. Take advantage of this great opportunity and start saving for your retirement.



**BATIRENTE**

# Step 1

## Learn more about your plan

Before you enrol, we recommend you read these documents:

### 1 Plan summary

This document gives you an overview of your plan. It explains all the plan rules, such as how much you can contribute, eligibility, transferring assets from another financial institution and details on your rights and responsibilities.

### 2 Plan your future

This document presents a range of general information on retirement savings. The *What are your investment options?* section lists all the investments offered under your plan, and provides information on how to select the investment options that are best suited for you. Once you have online access, you can visit the *My account* secure section to find detailed information on all the funds mentioned in this kit.



If you want to enrol using a paper form, contact your group representative or the Bâtirente Member Services Centre.

# Step 2

## Register on the secure section

 MY ACCOUNT

[batirente.com](https://batirente.com)

The *My account* secure section is your one-stop resource for everything related to your retirement planning. Here's how to register:

- 1 Go to *batirente.com* and click on *My account > Register now*.
- 2 Follow the instructions to create your user ID. You'll need the following information:

- ▶ Your group number: \_\_\_\_\_  
(can be found on the *Plan Summary* document)
- ▶ Your employee number: \_\_\_\_\_



Need help? Call the Member Services Centre at:

1-800-463-6984

Monday through Friday  
from 8 a.m. to 8 p.m.



# Step 3



For more information on the online tools designed to help you keep track of your savings, read the *Track your plan online* brochure.

## Enrol in your plan

Go to [batirente.com](http://batirente.com) and click on *My account > Member*. Click on *Your transactions > Enrol in a plan* and follow the instructions.

- 1 Check your personal information and make any necessary changes.
- 2 Tell us who your beneficiary(ies) will be.
- 3 Complete your investor profile and choose your investment instructions. 
- 4 Validate that all the information is correct.

## How much should you contribute?

Planning for retirement is more than just contributing a specific amount every paycheque; it's setting a financial goal and then working towards it.

The *On Target Retirement*<sup>®</sup> tool will be useful. It will calculate for you how much you need to save to reach your goal. You can learn more about On Target Retirement in the *Track your plan online* brochure included in this kit.

Find some ways to help you save more with our *budget sheet* available at [batirente.com](http://batirente.com). By sticking to your budget and being more aware of changes in your situation, you may be surprised to see that you have enough money to make that additional investment!

## Not sure about your choices?

Once you've enrolled, you'll be able to change your investment instructions at any time and at no extra cost.

## Advantages of participating in your group retirement savings plan

- ▶ **AUTOMATIC PAYROLL DEDUCTIONS** – Contributions to your plan are automatically taken off your paycheque. It's an easy and effective way of saving.
- ▶ **IMMEDIATE TAX SAVINGS** – Your contributions are deducted from your gross salary, which reduces your taxable income. Therefore, less tax will be withheld from your paycheque.
- ▶ **EMPLOYER CONTRIBUTIONS** – Depending on the features of your plan, your employer may also contribute to your plan (See the *Plan Summary* document for more details). This could provide a significant increase in your savings.
- ▶ **WIDE RANGE OF INVESTMENT OPTIONS** – You can choose from a variety of investment options that have been carefully selected by Bâtirente.
- ▶ **LOWER FEES** – Take advantage of group buying power and benefit from lower management fees.



If you have retirement savings with another financial institution, why not consolidate your savings and take advantage of lower fees and enhanced services? Contact us for more information.



Look for these symbols



Helpful information



Important instructions



Paper preference

# About Bâtirente

Bâtirente is a group retirement system created in 1987 at the initiative of the CSN. It allows 23,000 workers, grouped in 300 labour unions, to benefit from pension plans tailored to their needs by pooling their savings.

A pioneer in responsible investing in Quebec, 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 Member Services Centre:

▶ Phone            1-800-463-6984  
Monday to Friday  
8 a.m. to 8 p.m.

▶ Email            [batirente@dsf.ca](mailto:batirente@dsf.ca)