

Summary of the Group Retirement Savings program for the employees of Amynta Group

Your program goals

Your program comes with tools and services to help you achieve your retirement goals. It's part of your comprehensive retirement planning strategy. Contributions, together with the investment earnings on contributions, will grow tax-free, as long as they remain in the plan. This document provides a summary of your group Registered Retirement Savings Plan (RRSP) and your Deferred Profit Sharing Plan (DPSP) set up by your Plan Sponsor.

At a glance

| | RRSP | DPSP |
|--------------------------------|--|---|
| Employer name | Amynta Group | |
| Group number | G007158 | |
| Eligibility criteria | All employees after 3 months of continuous service | All employees after 12 months of continuous service |
| Participation | Optional | Optional |
| Employee contributions | You can contribute an amount up to 7% of your salary (base salary, commissions, and vacation) You may contribute up to your allowable contribution room as per your Notice of Assessment that you will receive after filing your annual tax return. | N/A |
| Spousal contributions | You may contribute on behalf of your spouse. | N/A |
| Voluntary contributions | Allowed | N/A |
| Employer contributions | N/A | Your employer contributes an amount based on the company's profits. Plan Sponsor will match 50% of Member required contributions to the Plan, to a maximum of 3.5% of member's earnings (upon the completion of 12 months of continuous employment) |

| | RRSP | DPSP |
|---|--|---|
| Vesting | Immediate | Termination of employment: after 2 years of membership Retirement: immediate Death: immediate |
| Withdrawals during employment | Employee contributions: only for Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP) Voluntary contributions: allowed | Not allowed |
| Transfers from another eligible plan | Allowed | |
| Investment instructions | You decide how to invest your contributions. | |
| Default fund | LifePath® BlackRock® Index (closest to age 65). <i>BlackRock® is a registered trademark of BlackRock, Inc. Used under license. LifePath® is a registered trademark of BlackRock Institutional Trust Company, N.A. Used with permission.</i> | |

Plan fees

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|---|--|
| Fund lineups and investment fees | To find out more about your Plans' fund lineups and the applicable investment fees, go to www.dfs.ca/GroupPlanMember or the Omni Desjardins application (My account > My investments > Investment options), or call our Customer Contact Centre. |
| Management fees | Management fees represent costs related to the management and administration of the Plans. They're deducted from the market value of the funds. 0.91% |
| Fees for withdrawals during employment | \$25 per withdrawal \$50 per external transfer (no charge for a transfer to a Desjardins related financial institution) |
| Fees for duplicate of RRSP receipts and income tax slips | \$10 per paper copy You can download duplicates for free on the plan member site. |
| Other fees | Other fees may apply to special or non-recurring requests. Call our Customer Contact Centre for more information. |

This document is a summary description of your Plans and their rules. It doesn't create or grant any contractual rights. For more information on your Plans, call our Customer Contact Centre at 1 800 968-3587, or consult the **"Additional information on the Registered Retirement Savings Plan (RRSP) and Deferred Profit Sharing Plan (DPSP)"** documents available at www.dfs.ca/GroupPlanMember or the **Omni Desjardins** application (**My Statements and documents > Forms and documents**).

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