



## Frequently asked questions

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## 1. Where can I find complete details of my plan?

Information about the plan is available in your benefit plan booklet.

### If you require further assistance:

Alberta Health Services:  
call the HR Contact Centre at **1 877 511-4455** or  
email [hrcontactcentre@albertahealthservices.ca](mailto:hrcontactcentre@albertahealthservices.ca)

Central Zone Payroll:  
email [Camrose.payroll@albertahealthservices.ca](mailto:Camrose.payroll@albertahealthservices.ca)

## 2. How do I enroll in an RRSP?

Instructions are provided under the “Quick enrol” tab on this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). You can also find information regarding the enrolment process on Insite by accessing Our Teams/Departments > Employee Resources > “Benefits” and then clicking at left on “Group Savings Plan”.

### If you are allocating credits:

If you are allocating employer provided credits to an RRSP for the first time, you must open an account with Standard Life within 60 days of the close of your allocation period or your credits will automatically default to your Health Spending Account.

### If you are making voluntary or employer match contributions to an RRSP via payroll deduction:

If you wish to contribute to an RRSP collective agreement employer match or just voluntarily via payroll deduction, you must open an account with Standard Life and allocate a percentage of your earnings before payroll deductions can begin. It can take up to two pay periods before your RRSP deductions start showing on your pay advice.

You can also make lump sum contributions to your RRSP account by either sending a cheque to Standard Life or making a contribution online via the VIP Room provided you have enrolled and registered on the site.

### How to enroll

Instructions are provided under the “Quick enrol” tab on this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). You can also find information regarding the enrolment process on Insite by accessing Our Teams/Departments > Employee Resources > “Benefits” and then clicking at left on “Group Savings Plans”.

## 3. How do I enroll in a TFSA?

Instructions are provided under the “Quick enrol” tab on this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). You can also find information regarding the enrolment process on Insite by accessing Our Teams/Departments > Employee Resources > “Benefits” and then clicking at left on “Group Savings Plan”.

### If you are allocating flex credits to a TFSA:

If you are allocating employer provided flex credits to a TFSA for the first time (Out of Scope employees only), you must open an account with Standard Life within 60 days of the close of your allocation period or your credits will default to your Health Spending Account.

### If you are making voluntary contributions to a TFSA via payroll deduction:

If you wish to contribute to a TFSA voluntarily via payroll deduction, you must open an account with Standard Life and allocate a percentage of your earnings before payroll deductions begin. It can take up to two pay periods before your TFSA deductions start showing on your pay advice.

You can also make lump sum contributions to your TFSA account by either sending a cheque to Standard Life or making a contribution online via the VIP Room provided you have enrolled and registered on the site.

### How to Enroll

Instructions are provided under the “Quick enrol” tab on this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). You can also find information regarding the enrolment process on Insite by accessing Our Teams/Departments > Employee Resources > “Benefits” and then clicking at left on “Group Savings Plans”.

## 4. How do I open a spousal RRSP or TFSA?

For a spousal RRSP, complete the “Spousal RRSP” form – “Spousal RRSP” online, or print and complete the form, which you can access on the Quick enrol page of this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). For a spousal TFSA, complete the “Spousal TFSA” form - “Spousal TFSA” online, or print and complete the form, which you can access on the Quick enrol page of this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). To set up a Spousal RRSP or a Spousal TFSA, you must already be enrolled in the plan. In addition, your spouse needs to sign the spousal form.

## 5. How do I access my RRSP/TFSA accounts after I have enrolled?

You can access your RRSP/TFSA accounts through the Standard Life VIP Room. Click on the log-in under “Access the VIP Room” which you can find on every page of this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). Enter your “User ID” and “password”. Once in, click on “Group Savings & Retirement”. This will be the same user ID and password you would have used if you enrolled online. Contact Standard Life at **1 800 242-1704 ext. 4000**, Monday to Friday from 6 am to 6 pm Mountain Time, if you need or forgot your user ID and password.

## 6. How can I cancel or change my RRSP or TFSA contributions?

If you have allocated credits to an RRSP or a TFSA, you cannot cancel or change your selection once it has been submitted until the next allocation period.

If you are contributing by payroll deduction to an RRSP or TFSA on a voluntary basis, you must do one of the following in order to cancel or change your selection:

- ▶ Contact Standard Life at toll free **1 800 242-1704, ext. 4000**, Monday to Friday from 6 am to 6 pm Mountain Time;
- ▶ Email Standard Life at [Member.FinancialServices@standardlife.ca](mailto:Member.FinancialServices@standardlife.ca);
- ▶ Change it online in the VIP Room; or
- ▶ Fax to **1 866 499-4480** the “Miscellaneous Change” form which is located under the “Quick enrol” tab on this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)).

## 7. On the Standard Life system there is no option to put a dollar amount - I can only enter a percentage. What if I want a dollar amount deducted?

You can only allocate a percentage so you will need to determine what percentage is close to your dollar amount value.

## 8. How long will it take for changes to appear on my pay advice if I have increased (or decreased) my contribution?

It can take up to two pay periods to process your request and for it to show on your pay advice.

## 9. What do I do if I over-contribute to my RRSP or TFSA?

You are responsible for ensuring you do not over-contribute to your RRSP/TFSA each year but if it should happen, contact Standard Life at **1 800 242-1704 ext. 4000**, Monday to Friday from 6 am to 6 pm Mountain Time, to find out what you need to do.

## 10. If there is a problem with my RRSP or TFSA deduction, whom do I contact?

### If you are paid via e-People:

Contact the AHS HR Contact Centre:

Toll-free: **1 877 511-4455**

Email: [hrcontactcentre@albertahealthservices.ca](mailto:hrcontactcentre@albertahealthservices.ca)

Fax: **1 888 908-0330**

or

### If you are paid via Central Zone payroll:

Contact [Camrose.payroll@albertahealthservices.ca](mailto:Camrose.payroll@albertahealthservices.ca)

## 11. What investment options are available under the plan?

Your plan offers two different investment approaches from which you may choose: Option 1, Avenue Portfolios, lets you choose a portfolio of pre-selected funds that correspond to your investor profile and years to retirement, while Option 2 lets you build your own investment from a selection of 24 à la carte funds. Your enrolment brochure “Welcome to your Alberta Health Services Group Savings Plan” contains complete details about these investment options. It will be necessary for you to pick your investments from these fund options. The brochure can be found under the Quick enrol tab at [www.standardlife.ca/ahs](http://www.standardlife.ca/ahs).

## 12. How can I change my investment options?

Sign in to the VIP Room from this site: [www.standardlife.ca/ahs](http://www.standardlife.ca/ahs). Click on log-in in the “Access the VIP Room” tab which you can find on every page of this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). Enter your User ID and password. Once in, click “Group Savings and Retirement” and then “Manage your plans”. You can then change your investment instructions online.

If you cannot access the VIP Room please contact Standard Life at **1 800 242-1704 ext. 4000**.

## 13. What are the advantages of investing in the Avenue Portfolios (Option 1)?

Avenue Portfolios offer a well-balanced simplified investment option based on both your risk profile and investment timeline. The result is a personalized investment option that can be rebalanced over time to keep you on track with your retirement goals.

## 14. What resources are available to help me make investment decisions?

Standard Life has made a number of educational materials and planning tools available to you through [www.standardlife.ca/ahs](http://www.standardlife.ca/ahs). These tools will help you choose an investment mix that meets your objectives and personal risk tolerance. You can also call a Standard Life financial representative for personal guidance at **1 800 242-1704, ext. 4000**, Monday to Friday from 6 am to 6 pm Mountain Time.

## 15. Can I access my Group Savings Plan account online just like my bank account?

Yes, you can view your accounts just like banking but access is limited compared to banking. Sign into the VIP Room from this site: [www.standardlife.ca/ahs](http://www.standardlife.ca/ahs). Click on log-in in the “Access the VIP Room” tab which you can find on every page of this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). Enter your User ID and password. Once in, click on “Group Savings & Retirement” and you will arrive at a home page similar to online banking. You can manage and view your group savings contributions as well as educate yourself and plan for your future.

## 16. How can I access my statement/account balance?

Sign into the VIP Room from this site: [www.standardlife.ca/ahs](http://www.standardlife.ca/ahs). Click on log-in in the “Access the VIP Room” tab which you can find on every page of this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). Enter your User ID and password. Once in, click “Group Savings & Retirement” and you will access the home page where you can view your statements and account balances.

## 17. How often will I receive an account statement from Standard Life?

Statements are issued biannually, after June 30th and after December 31st every year.

## 18. Can I transfer the Group Savings Plan RRSP to another personal RRSP or vice versa?

Yes, you can use the CRA T2033 form to transfer RRSP funds between institutions. If you wish to transfer funds into your AHS savings plan, complete the form with your preferred institution and send it to Standard Life.

## 19. Can I transfer the Group Savings Plan TFSA to another personal TFSA or vice versa?

Yes, if you wish to transfer funds into your AHS savings plan, complete the TFSA transfer form from your preferred institution and submit it to Standard Life.

## 20. Can I transfer the Group Savings Plan RRSP to another personal TFSA or vice versa?

You cannot transfer funds between a RRSP and a TFSA but you could withdraw funds and move the funds between these accounts. You will need to talk to your financial institution or Standard Life to determine if this option would be beneficial for you. Standard Life can be contacted at **1 800 242-1704 ext. 4000**.

## 21. Can I withdraw funds from my account?

Yes; you may make up to 4 withdrawals each calendar year without penalty. There is a \$50 fee for each withdrawal over this limit. Contact Standard Life at **1 800 242-1704, ext. 4000** for cash withdrawals or submit a transfer form from the institution to which you are moving your contributions.

## 22. Is my RRSP taxed?

### *Flex credits*

The value of the credits used to invest in the RRSP is added to the income that is reported on your T4 slip, but that portion is not taxed at source. The tax receipt issued by Standard Life will be used to offset the income on your tax return.

### *Voluntary deductions*

The pay used to contribute to the RRSP via payroll deduction is not taxed at source. The tax receipt issued by Standard Life can be used as an offset to reduce your income on your tax return.

### *Employer deductions*

The value of the employer portion used to contribute to the RRSP is added to your income, which is not taxed at source. The tax receipt issued by Standard Life can be used to offset the income on your tax return. The employee portion used to contribute to the RRSP is not taxed at source.

## 23. Is my TFSA taxed?

### *Flex credits*

The value of the credits used to purchase the TFSA is added to the income that is reported on your T4 slip, and is taxed at source. There is no tax receipt from Standard Life as only the interest earned on the investment is tax free.

### *Voluntary deductions*

The deductions are taken from your income which is taxed at source. There is no tax receipt from Standard Life as only the interest earned on the investment is tax free.

## 24. How do I change my beneficiary?

To change your beneficiary designation, sign in to the VIP Room from this site: [www.standardlife.ca/ahs](http://www.standardlife.ca/ahs). Click on log-in in the “Access the VIP Room” tab which you can find on every page of this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). Enter your User ID and password. Once in, click “Group Savings and Retirement” and then “Manage your plans”. You can then print out a Miscellaneous Change Form. The form is also posted on this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)) on the right-hand-side of the Quick enrol page. Instructions are provided on the form.

## 25. The paper enrolment form allows for two beneficiaries, what happens if I have more than two?

Write the additional beneficiary names, relationships and percentage share, on the bottom of the form and draw an arrow indicating they should be included in the beneficiary section. There is no limit to the number of beneficiaries you can designate.

## 26. Where can I find a beneficiary form?

You can designate your beneficiary(ies) when you complete your enrolment online or by completing an enrolment form. You can also obtain a beneficiary form by signing in to the VIP Room from this site: [www.standardlife.ca/ahs](http://www.standardlife.ca/ahs). Click on log-in in the “Access the VIP Room” tab which you can find on every page of this site ([www.standardlife.ca/ahs](http://www.standardlife.ca/ahs)). Enter your User ID and password. Once in, click “Group Savings and Retirement” and then “Manage your plans”. Choose “Beneficiaries”; you can then print the Miscellaneous Change form. The form is also posted on this site.

## 27. What happens if I leave AHS?

Just because you are no longer with your employer doesn't mean that you have to lose the savings you achieved. The Standard Life Advantage program is a group retirement program for people who are no longer employed by AHS. The best part is that you can enjoy most of the advantages you had to begin with. For full details on accessing the Standard Life Advantage program, visit [www.standardlife.ca](http://www.standardlife.ca) under “I am a group plan member, Group Savings & Retirement, Member Services, The Standard Life Advantage Program”.

[www.standardlife.ca](http://www.standardlife.ca)

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