

# Your group retirement program

## Plan for life

One of the best financial decisions you can make is to take advantage of the group Registered Retirement Savings Plan offered by CH2M HILL Canada. Take a look at the benefits highlighted below and you'll see why.

### Employer contributions

CH2M HILL makes contributions to the program on your behalf, in addition to your own. CH2M HILL will match your contributions to the plan up to 3.5% of your base salary. That's like an immediate 100% return on your money, all being invested for your future.

### Convenient payroll deductions

Discipline is one of the toughest parts of saving for the future. But with your group program, your contributions are automatically deducted from your paycheque, so it's easy to save before you spend.

### Immediate tax reduction

With automatic payroll deductions, your RRSP contributions are withdrawn before taxes, so you benefit from immediate tax savings by paying yourself first.

### Easy investment selection

We make it simple for you to build a well-balanced portfolio that matches your personal goals.

### Group fees

Everyone's familiar with the concept of a "group deal". It's the same with investment management fees and other expenses related to financial products. Generally, you pay lower fees when you're part of a group retirement program than if you were to invest in a retail investment product on your own. Less in fees means more stays invested in your account.

### Help when you need it

As a member of your group program you can call the qualified and dedicated professionals at Standard Life whenever you need assistance or guidance.

### Online tools and services

Your group program gives you access to the VIP Room, a password-protected website where you can manage your account at your convenience. It also offers great interactive financial planning and learning tools, like the Retirement Calculator and the Education Centre.

On July 1, 2015, The Standard Life Assurance Company of Canada's plans and policies were assumed by Manulife.

Over the next several months, you will see a gradual transition to the Manulife brand on the materials you receive from us.