



## **Overview of Registered Retirement Savings Plan for Association des Professionnels des Arts de la Scène du Québec G000558**

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### **Type of Plan**

Association des Professionnels des Arts de la Scène du Québec's Group RRSP was set up to help you build up enough savings to ensure your financial security at retirement.

### **Participation and Eligibility**

Participation in this RRSP begins upon completing your enrolment form.

### **Contributions**

Participant: as per your choice

### **Prescribed Maximum Contribution**

The total contributions to the plan during a given year may not exceed 18% of your earned income, up to the maximum amount prescribed by the *Income Tax Act*.

### **Spousal RRSP**

You can make contributions to the plan on your spouse's behalf. Once contributions have been made on your spouse's behalf, these contributions belong to your spouse.

### **Transfers from Other Plans**

You can make direct transfers from a former employer's registered pension plan or from another RRSP.

### **Withdrawals**

You can make withdrawals at any time. Each withdrawal is subject to the appropriate taxation, and to a fee in accordance with the terms of the contract issued by DFS. Withdrawals made to take advantage of the Home Buyer's Plan or the Lifelong Learning Plan, however, will not be subject to taxation.

### **Portability**

Contributions made to the plan may be transferred tax-free to another registered plan.

### **Annuity Guarantee**

In accordance with the contract entered into with your employer, Desjardins Financial Security Assurance Company guarantees you a minimum annual annuity based on the value of your plan investments.

If you would like to know the exact details of this guarantee, you may consult the relevant excerpts of the contract by visiting our Web site at [desjardinsfinancialsecurity.com/participant](http://desjardinsfinancialsecurity.com/participant). You may also request a copy of these excerpts by calling our My Personal Teller phone line at 1 800 968-3587.

### **Fees**

- Investment fees: see appendix
- Management fees: 2.10% of the amount invested in the pooled fund indicated in the appendix
- Partial withdrawal fees: \$25.00
- Copies of RRSP receipts and income tax slips: \$10.00

This document provides an overview of your plan and does not create or grant any contractual rights. All rights and obligations for benefits provided by your plan are governed by the official documents of the plan.

# **I** Investment Fees

	<b><u>Annualized</u></b>
◆ <b><u>Funds managed by AIM Trimark Investments</u></b>	
Trimark Income Growth Fund	0.85 %
Trimark Canadian Fund	0.85 %
Trimark Fund	0.85 %
◆ <b><u>Fund managed by Addenda Capital</u></b>	
Addenda Canadian Bond Fund	0.35 %
◆ <b><u>Funds managed by AllianceBernstein</u></b>	
Bernstein Canadian Value Equity Fund	0.70 %
Bernstein U.S. Equity Value Fund	0.70 %
Bernstein International Equity Value Fund	0.68 %
◆ <b><u>Funds managed by Barclays Global Investors</u></b>	
Barclays Active Canadian Equity Fund	0.40 %
Barclays Universe Bond Index Fund	0.20 %
Barclays S&P/TSX Composite Index Fund	0.20 %
Barclays EAFE Equity Index Fund	0.25 %
◆ <b><u>Funds managed by Bissett Investment Management</u></b>	
Bissett Canadian Equity Fund	0.50 %
Bissett Small Cap Fund	0.60 %
◆ <b><u>Fund managed by Desjardins Global Asset Management (DGAM)</u></b>	
Mortgage Fund	0.46 %
◆ <b><u>Funds managed by Fiera YMG Capital Inc.</u></b>	
Money Market Fund (Fiera)	0.12 %
Bond Fund (Fiera)	0.28 %
Long Term Government Bond Fund (Fiera)	0.30 %
Conservative Diversified Fund (Fiera)	0.28 %
Global Balanced Fund (Fiera)	0.48 %
Canadian Equity GARP Fund (Fiera)	0.28 %
Canadian Dividend Fund (Fiera)	0.28 %
U.S. Index-Plus Fund (Fiera)	0.18 %
North American Small Company Fund (Fiera)	0.48 %
◆ <b><u>Fund managed by Fidelity Investments</u></b>	
Fidelity Canadian Balanced Fund	0.85 %
◆ <b><u>Fund managed by GE Capital</u></b>	
GE International Equity Fund	0.70 %
◆ <b><u>Funds managed by Jarislowsky Fraser Limited</u></b>	
Jarislowsky Fraser Balanced Fund	0.35 %
Jarislowsky Fraser Canadian Equity Fund	0.35 %

◆	<b><u>Fund managed by Mackenzie Financial</u></b>	
	Mackenzie Cundill Canadian Security Fund	0.85 %
◆	<b><u>Funds managed by McLean Budden</u></b>	
	McLean Budden Fixed Income Fund	0.32 %
	McLean Budden Balanced Growth Fund	0.32 %
	McLean Budden Canadian Equity Growth Fund	0.32 %
	McLean Budden Canadian Equity Fund	0.32 %
	McLean Budden Global Equity Fund	0.50 %
	McLean Budden American Equity Fund	0.32 %
◆	<b><u>Fund managed by New Star</u></b>	
	New Star EAFE Fund	0.80 %
◆	<b><u>Fund managed by Templeton Investment Management</u></b>	
	Templeton International Equity Fund	0.85 %
◆	<b><u>Fund managed by UBS</u></b>	
	UBS U.S. Large Cap Equity Fund	0.40 %
◆	<b><u>Asset Allocation Portfolios</u></b>	
	Security	0.50 %
	Conservative	0.50 %
	Balanced	0.50 %
	Dynamic	0.50 %
	Energetic	0.50 %
	Aggressive	0.50 %

These implicit fees are deducted from each fund prior to unit value calculations.

