

Envision your retirement

Lutheran Church Canada

Alberta/British Columbia District

Group Retirement Savings Plan



yellow raincoat
BENEFIT CONSULTANTS

THE
Great-West Life
ASSURANCE  COMPANY

Agenda

- Yellow Raincoat
- GWL Organization
- Your Group Plan
- Benefits of Group Plans
- Investment Options
- Service and Support

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Who is Yellow Raincoat?

- Independent Broker
- Asked to find a provider to meet the needs of the DIL members (RRSP, TFSA, LIRA, RIF, LIF)
 - Requests went to the top three providers in Canada – Sun Life, Manulife & Great-West Life
- Considerations when choosing provider:
 - Solid/Financially secure, highest financial ratings
 - Best possible fees
 - Best possible fund selection

Our Experience

- Working with corporations in providing Group Benefits advice tailored to their specific needs and goals
 - Includes Group RRSP
- Usually, we work and communicate directly with Corporations and the Human Resources team (Plan Sponsors) to choose the right plan for the members.
 - Then coordinate the education and communication for employers to distribute to their members
- The DIL restructuring is a unique situation as we do not have a Plan Sponsor for the communication

What is our role in this unique situation?

- With no “Plan Sponsor” we are directly involved in the communication.
- Facilitate Plan Member communication between all parties by coordinating:
 - Education Sessions conducted by Great-West Life (face-to-face & WebEx)
 - Email distribution of information
 - Mail (Canada Post) distribution of information
- Our communication is tracked to ensure we reach as many members as possible

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GWL Organization



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Our organization

1.2 trillion in assets under administration with 20,000 staff

*as at Q1 2015
(www.greatwestlifeco.com)



Our organization

Great-West Life Group Retirement Services

- A division of Great-West Life, and its subsidiaries, London Life and Canada Life
- Over 17,000 group plans
- Over 1.3 million plan member accounts

*As at Dec. 31 2014

Our organization

Rating Agency	Measurement	Rating
A.M. Best Company	Financial Strength	A+
DBRS Limited	Claims Paying Ability	IC-1
Fitch Ratings	Insurer Financial Strength	AA
Moody's Investors Service	Insurance Financial Strength	Aa3
Standard & Poor's Ratings Services	Insurer Financial Strength	AA

*As at Q1 2015

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Your Group Plan



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Your Account at Great-West Life

- An account has been set up in your name at Great-West Life (RRSP and, if applicable, TFSA)
- Assets were deposited to your account at Great-West Life on November 16th, 2015. All future contributions will be directed to Great-West Life
- Plan Name: The Lutheran Church Group Retirement Program
- Group #: 68522
- Funds were invested in the Continuum Target Date Fund which closest matches your retirement date of age 65

Action Required

- Obtain a Transition Guide from YRBC for information on your account
- Use your guide to assist in selecting your investments. This can be changed at any time online, or by phoning Great-West Life
- Tear out the Designation of Beneficiary form, complete it, and mail it to the address on the form

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Benefits of Group Plans



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Benefits of a Group Plan

- Preferred investment fees
- No front end or back end loads
- Tax deferred
- Customized services and support

Investment Management Fees

- Disclosure of all fees
- Combines IMF and FOE
- Total picture for you
- Found on fee pages and on *GRS Access* –
www.grsaccess.com

Grow more in your group plan



*Assumes no further contributions for ease of calculation, interest on the initial investment compounded annually. Based on a 25-year investment at a group plan rate of return (which includes fees) of eight per cent and a bank rate of return (which includes fees) of seven per cent.

Investment Funds

- Investment pool
- Money from many individuals
- Invests according to stated objectives
- Professional managers make investment decisions
- Group plans have segregated funds

Benefits of Investment Funds

- Access to a wide range of investments at affordable purchase price
- Professional management
- Diversification
- Preferred investment management fees
- No loads

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Investment Options



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Investing doesn't have to be complex

You can be as hands-off, or hands-on as you'd like with your investment choices

Hands-off

- Target date funds – you just need to know when you want to retire
- Target risk funds – you just need to know your comfort with risk

Hands-on

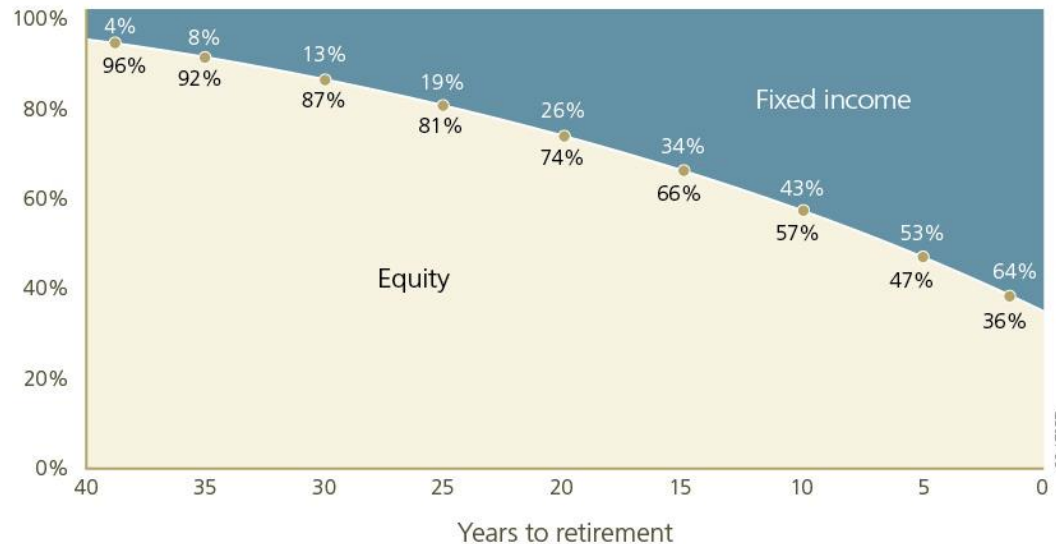
- Build your own portfolio selecting from a wide selection of investments on your platform

Continuum Target Date Funds

The lifecycle solution

- Professionally managed and well-diversified investment funds designed to follow your investment lifecycle

Continuum Target Date Funds adjust as you progress toward retirement



	At a younger age	Closer to retirement
Your goals:	• <i>Grow savings</i>	• <i>Preserve savings</i>
Your target date fund:	• <i>Holds more equity to generate more growth</i>	• <i>Gradually shifts to more fixed income to reduce risk</i>

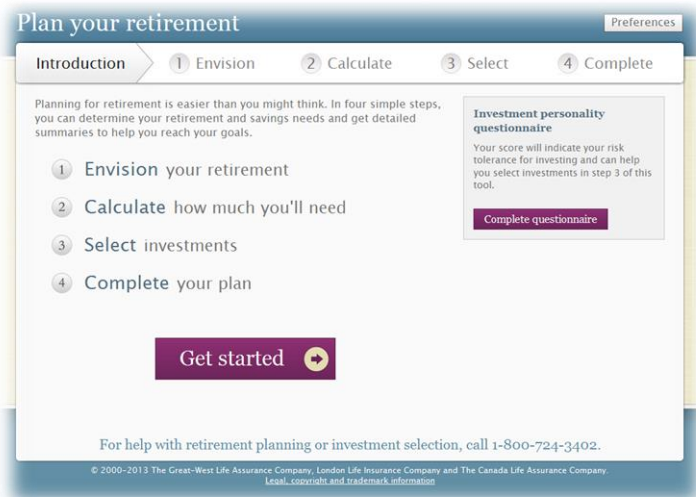
For illustration purpose only, the above chart illustrates the approximate allocation. The actual asset allocation will vary.

Find your investment type

Complete the Investment personality questionnaire.

Sign in to www.grsaccess.com and launch the Plan your retirement tool

Use a stand-alone brochure



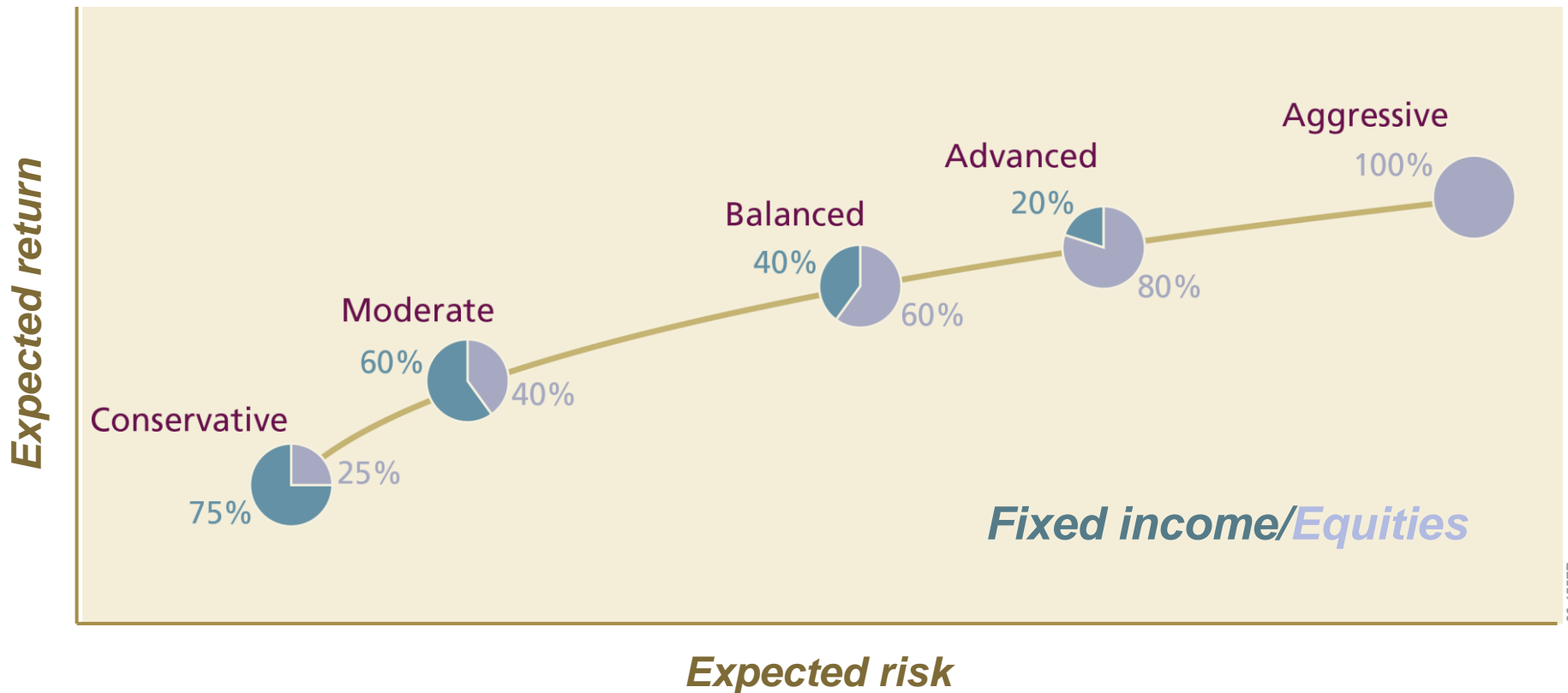
OR



Scoring	Your investment personality
105 or less	Conservative
106 - 135	Moderate
136 - 164	Balanced
165 - 199	Advanced
200 +	Aggressive

Portfolio target risk funds

Strategic asset mix of target risk asset allocation funds Equities versus fixed income



Creating your own investment mix

- Use the suggested asset mix from the Investment Personality Questionnaire to select appropriate investment options
- Refer to the fund pages found on grsaccess.com



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Services and Support

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GRS Access – www.grsaccess.com

Your home page on *GRS Access* displays containers of information called widgets

You can:

- Quickly monitor your investments
- Move, delete or collapse widgets
- Link quickly to key content within the website
- Organize the homepage – display only the information most valuable to you

The screenshot displays the GRS Access website interface. At the top, it features the Great-West Life logo and navigation links for Home, Client & member details, Investments, Tools & resources, About GRS Access, and Forms. Below the navigation is a 'Welcome DISTRIBUTION' message and a 'Personalize' dropdown menu. The main content area is divided into several widgets:

- Important messages:** A table with columns for From, Subject, and Date. It lists three messages with placeholder text like 'Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam lorem ipsum' and dates such as 'Dec. 14, 2010'.
- Fund performance:** A widget with a dropdown for 'Select an asset class' and a bar chart showing '1-year return as at July 31, 2010'. It includes tabs for 1-year, 3-year, 5-year, and 10-year performance.
- Your current investments:** A widget showing 'Totals by plan' and 'Totals by asset class'. It displays a 'Balance of portfolio: \$13,184.02' and a pie chart. The asset class breakdown is as follows:

Asset class	Percentage
Canadian equity	86.97%
Balanced funds	9.92%
Guaranteed	1.60%
Foreign equity	1.52%
- Quick links:** A widget with a 'Select new role' dropdown and buttons for 'Your NextStep plan', 'Canada Life VIPret', and 'Enrol online'.
- My 1 per cent advantage:** A promotional widget for 'my 1 PER CENT ADVANTAGE' with a 'Use the calculator' button and a 'Watch the presentation' link.
- Smart tools:** A widget titled 'Smart tools' with the text 'Get education and information. Videos, calculators & articles make planning easier.' and a 'Go to Smart tools' link.

At the bottom of the page, there is a footer with the text 'Envision your retirement' and a small copyright notice: '© 2000-2009 The Great-West Life Assurance Company, London Life Insurance Company, and the Canada Life Assurance Company. Legal, copyright and trademark information.'

Plan your retirement

Use the ***Plan your retirement*** tool to create a plan in a few easy steps:

- Envision your retirement lifestyle
- Calculate how much you'll need
- Select investments
- Get a summary of your goals and take the next step towards reaching them
- Save information each time you use the tool

The screenshot shows the 'Plan your retirement' tool interface. At the top, there's a navigation bar with 'Introduction' and four numbered steps: 1 Envision, 2 Calculate, 3 Select, and 4 Complete. Below the navigation bar, there's a main content area with a heading 'Plan your retirement' and a 'Preferences' button. The main content area contains a paragraph: 'Planning for retirement is easier than you might think. In four simple steps, you can determine your retirement and savings needs and get detailed summaries to help you reach your goals.' Below this paragraph is a list of the four steps: 1 Envision your retirement, 2 Calculate how much you'll need, 3 Select investments, and 4 Complete your plan. A large purple button with the text 'Get started' and a right-pointing arrow is positioned below the list. To the right of the main content area is a sidebar with the heading 'Details of your last visit' and the text 'Last visit : September 4, 2012' and 'Completed by : ONIVARD GREENSPOON'. Below this is a section titled 'Your retirement goals' with the text 'Retirement age : 67', 'You chose to plan your retirement without a partner.', 'Retirement lifestyle : comfortable', and 'Retirement income goal : \$33,257'. Below that is a section titled 'Your investment personality' with the text 'You're a balanced investor. [More...](#)'. At the bottom of the sidebar is a purple button with the text 'Revisit questionnaire'. At the bottom of the main content area is a 'Print' button. At the very bottom of the page, there's a footer with the text 'For help with retirement planning or investment selection, call 1-800-724-3402.' and '© 2000-2012 The Great-West Life Assurance Company, London Life Insurance Company and The Canada Life Assurance Company. [Legal, copyright and trademark information](#)'.

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Getting started

If you've recently started investing or just joined a plan

Getting serious

When you've been investing or in a plan for a while

Getting close

When you're getting ready to retire

Retired

When you've already retired



What's trending

Knowledge is power

Getting serious

Investing quiz

Getting started

Contributions calculator

Getting started

Advantages of investments in a group plan

Getting started

Inflation

Getting serious



Sign in to GRS Access



Plan types and definitions



Determine your investment personality

Statements

- Present a picture of your progress
- Help you monitor your plan
- Use in combination with other tools
- Available on *GRS Access*
- Mailed to you Semi-Annually



Client Service Centre

- 1-800-724-3402 6 a.m. to 6 p.m. MT

You can:

- Investment education and assistance
- Inquire on your account
- Make transactions
- Update information
- Use multi-language service



Email Communications

**If have not received communications via email,
please email us at info@yellowraincoat.ca with
your email contact information in order to
receive communications via email.**

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Questions?



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