



# Give your employees the Great-West Life advantage

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Group retirement, savings  
and income plans

# The Great-West Life advantage

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LEADERSHIP • PERFORMANCE • EXPERIENCE

A strong organization with the experience,  
expertise and products to create a customized  
solution for your unique needs.

# Help your employees build more secure financial futures

A group retirement and savings plan can help do this. When you partner with Great-West Life, you get a solution tailored for your business and your employees' financial goals.

## Our commitment to you

We'll provide unparalleled service and support every step of the way with:

- Seamless plan implementation and administration
- Superior investment and recordkeeping services
- Award-winning educational tools and resources for plan members

## Products for all savings needs

You can choose from a variety of products to get a good fit for your organization and your employees' financial goals:

- Registered retirement savings plan
- Registered pension plan (defined contribution)
- Deferred profit sharing plan
- Tax-free savings account
- Non-registered savings plan
- Employee profit sharing plan
- Employee stock purchase plan
- Simplified pension plan (available in Quebec and Manitoba)
- Investment only program
- Pooled registered pension plan
- Voluntary retirement savings plan

## When it's time to retire, your employees can continue to enjoy the Great-West Life advantage

We'll help them transition seamlessly with a retirement income product:

- Registered retirement income fund
- Life income fund
- Annuity

## Leave the heavy lifting to us

Our team takes care of all the details to get your plan set up:

- Create a plan design
- Assist you in fulfilling your plan governance responsibilities by helping you achieve and maintain good governance practices
- Prepare contractual materials, member booklets and a detailed administration guide
- Provide training and education on new procedures for your staff
- Coordinate the transfer of assets if you have a plan with another provider
- Provide enrolment and education sessions for plan members

## Our commitment to you

After your plan is in place, you'll have a dedicated team of specialists ready to provide service and support to meet your unique needs.

### Your support team

- **Account executive** – Works closely with you to design a plan that serves your organization's unique needs. They'll help you choose an investment menu, services and a communication and education strategy.
- **Client relationship manager** – Oversees the start-up of your plan to ensure the experience is seamless, creates and facilitates an annual service plan, introduces new products and services, and works with you to encourage member enrolment.
- **Communication and education manager** – Facilitates initial enrolment and conducts education sessions for members to help them make informed investment decisions and increase their financial knowledge and confidence in investment decisions.
- **Customer service specialist** – A specialist dedicated to your plan who acts as your main contact for all day-to-day administrative needs.

## Tools and support for you

- **National service program** – Created annually and specific to each client, our national service program sets high standards for quality service and continuous improvements through a structured, disciplined service delivery.
- **GRS Access ([grsaccess.com](http://grsaccess.com))** – You get the information and tools you need to manage your plan. You can generate your most recent client statement, create reports and transfer files. Access to information can be restricted to plan administrators at your discretion.
  - **Sponsor resource centre** – When you sign in to *GRS Access*, the resource centre delivers all the information you need about your plans. You also get time-sensitive announcements, access to a plan governance tool, and expandable, dynamic widgets that present detailed information about plans in three views: summary, trend and ages.

Take a tour at [grsaccess.com](http://grsaccess.com) with this guest access information:

**Access ID:** ADMIN

**Password:** ONLINE4U

Watch the video: [gw3.ca/sponsor\\_services](http://gw3.ca/sponsor_services)

- **The Link newsletter** – Keeps you up-to-date on important services, products and legislation that could make a difference to you and your members.
- **Stewardship review** – Helps you identify where changes may be needed or action should be taken through our analysis and presentation of plan details and trends.

## Client satisfaction – we aim high

We're continually measuring and adapting our processes so we can provide the best client experience, and our feedback indicates we have the expertise and dedication you're looking for.

## Helping you meet your responsibilities

Our safeguards and compliance program is built on the strength of a series of well-founded plan governance and compliance tools and services to help you meet your plan governance responsibilities.

- **Investment manager review** – Semi-annual reports that detail the performance of our investment managers and their funds to ensure compliance with their objectives.
- **CSAE 3416 report** – An annual independent assessment of our internal controls and procedures instills confidence in our plan administration and assists with annual pension plan audits.
- **Capital accumulation plan (CAP) tool kit** – Tools to meet your CAP guidelines responsibilities. All of our materials and processes support the requirements, with additional support provided through consultation on your compliance status and assistance with turning responsibilities into best practices.
- **Privacy guidelines** – To ensure protection of your privacy and confidentiality.

Many of the services we offer plan members are also designed to help you meet your CAP responsibilities, which includes ensuring members get the necessary investment information and decision-making tools to help them achieve their financial goals.

- **Enrolment express** – A simple, complete online solution to enrol in your group retirement or savings plan. With guided, step-by-step online enrolment, applicants can choose contribution amounts, pick investments and add beneficiaries, according to their plan requirements.
- **Education sessions** – Give members the opportunity to receive in-depth education on a variety of investment and retirement related topics.
- **Member education plan sponsor reports** – Gauge the effectiveness of member meetings and determine areas requiring focus or improvement.
- **Investment and retirement specialists** – Help members create an investment strategy, whether they're just starting to save, are close to retirement or are somewhere in between.
- **Asset allocation funds** – Give your members a great way to diversify their investments and lower their investment risk. We offer target risk, target date and risk-adjusted target date funds so plan members have a simple yet sophisticated investment solution to help them reach their retirement goals.



“The implementation team was very knowledgeable and easy to work with.”

– Kennametal Stellite Inc.

# Member experience

Exceptional member experience is a key to a successful group retirement plan. From pre-enrolment through retirement, your employees will have engaging and meaningful resources to help them reach their goals.

## Education that works

Understanding how adults learn is key to providing effective adult education. We know adult learning is:

- **Selective.** Adults learn what's meaningful for them.
- **Self-directed.** Adults identify their learning needs, set goals and choose how to learn.
- **A problem-centered approach.** Adults want content with a direct application to their lives.

## Member presentations

To accommodate different learning styles, we continuously develop interactive presentations with relevant content that can be delivered in person and online. This flexible format encourages plan members to consult with their circle of influence; whether that includes family, friends or professionals, before making important financial decisions.

Led by our knowledgeable and approachable education and communication managers, these presentations help your members improve their financial, physical and mental well-being so they have the knowledge and confidence they need to work towards their savings goals.

Presentations are action-oriented and crafted in plain language to support learning and participation. Some of our engaging topics include:

- **Why join.** Explains the features and benefits of a group retirement and savings plan.
- **Financial literacy.** Provides budgeting and money saving tips, information on good and bad debt and how to create a financial plan.
- **How much is enough?** Helps members understand how much money they'll need in retirement, how they'll get there and how to stay on track with their retirement goals.

## Videos

The member education videos and *Simply Speaking* videos on YouTube and smartpathnow.com have been recognized for excellence with international awards for creativity and innovation. Offering quick snapshots of financial literacy and group plan topics, these videos make complex ideas easy to understand in an entertaining way.

[youtube.com/greatwestgrs](https://youtube.com/greatwestgrs)

### Member education videos



Are your savings working for you?

GreatWestGRS  
884 views • 1 year ago



A small change can make a big difference

GreatWestGRS  
2,836 views • 1 year ago

### Simply Speaking videos



Target Risk Funds

GreatWestGRS  
1,309 views • 1 year ago



Target Date Funds

GreatWestGRS  
1,358 views • 1 year ago

## Websites

### Smartpathnow.com

From enrolment through retirement, members develop different needs as they experience changes in their age, personal situation and knowledge. This website features our *SmartPATH* education program which caters to unique learning styles through videos, interactive tools, games and articles to help members take action towards achieving their savings goals.

**Contributions calculator** – Helps members understand how much money they could have in retirement from the contributions they make to their group plan. It also shows members how increasing their contributions even by a little can really add up to more money in retirement.

**Impact of withdrawal tool** – Demonstrates the impact of taking money out of a group plan prior to retirement.

**Income wizard** – Gives a report on the potential retirement income a member could have, based on amounts in their current registered savings plans.



### grsaccess.com

A secure, interactive site members use to manage their group savings plan. Members can customize their home page so they get the information most relevant to their goals. The site also features a personal rate of return widget, and other tools and resources to help members with their financial goals.

Take a tour using this guest access information for plan members:

Access ID: DEMO

Password: ONLINE4U



## Easy online enrolment

With *Enrolment express*, joining a group plan can be done in under 15 minutes. Applicants can choose contribution amounts, pick investments and add beneficiaries, according to their plan requirements. The guided, step-by-step experience helps people make informed decisions. A simplified express path fast-tracks applicants' investment choices when target date funds are available or if they know their investment style.

[brainshark.com/grs/EnrolmentSP](http://brainshark.com/grs/EnrolmentSP)

## Contributing is easy with online banking

Once a member joins your plan, contributing to it is as easy as paying a bill online – except instead of paying, they're saving. Members can make lump-sum contributions or set up automatic recurring contributions so they don't have to worry about missing contribution deadlines.

Setting up contributions through online banking is fast and easy. Members simply sign in to their personal banking website, select their plan name in the bill payment section and enter their plan/policy and certificate numbers found on their plan statement.

## Financial guidance

Investment and retirement specialists are also just a phone call away. Specialists have attained, or are in the process of attaining, the Certified Financial Planner® designation. This means members get sound financial guidance and investment education from a qualified retirement professional.

## Customized communications

We can tailor a variety of print and online communications to suit your needs and to remind members how they benefit from your plan, and educate them about plan services, benefits, education sessions or recent changes.

## Let members know how they're doing

Statements provide specific and clear action items and can include retirement income illustrations that show if members are on track with their savings goals.



## Simply Speaking News

This semi-annual newsletter informs your members about new tools and updates, and shares trending news stories about changes in the financial industry that may impact their plans.



## Acquaint Financial

Having a healthy financial plan isn't limited to retirement goals. Our exclusive agreement with Acquaint Financial allows you to help members develop their overall financial plan using a variety of tools and resources on the iAcquaint website.

iAcquaint and Acquaint Financial are registered trademarks of Acquaint Financial Inc. Great-West Life is not responsible for the content of iAcquaint, and makes no representations or warranties regarding the products, services, advice or opinions offered by Acquaint Financial Inc.



## Personal service and support

Friendly service representatives have the answers and information and can communicate in more than 150 languages.

Guten Tag  
 ciao hola  
 Hello 你好  
 bonjour



## NextStep plan for members

Our *NextStep* group plan is an option for members who are changing careers or retiring. It offers both savings and retirement income products. That way your members can continue to enjoy the benefits of a group plan from their savings years through their retirement years.

Giving members the option to join *NextStep* shows you care about their financial well-being.

### Benefits of *NextStep*

- Industry-leading service and support, from enrolment through retirement
- Lower investment management fees through the power of group purchasing
- Wide range of investment options, from asset allocation funds to hands-on solutions for members who want to build their own portfolios
- Simple enrolment and ongoing support from Great-West Life make it an easy transition, allowing members to focus on other priorities in their lives



“Great-West Life provided strong communication strategies. The transition felt seamless.”

– TG Minto Corporation

# Investment program

One of the great features of partnering with Great-West Life is access to an extensive investment lineup. Our quality investment options give you greater flexibility to create an investment menu that meets the needs of plan members.

## Flexibility and choice

Our investment options are supported by a rigorous investment manager selection and monitoring process, so you can feel confident they're suitable for members' financial goals, whether long-term or shorter-term.

### Asset allocation funds – make diversification and fund selection easy

- **Target risk funds** – Designed to fit with members' comfort level with risk.
- **Target date funds** – Based on a selected retirement year, the funds automatically adjust to become more conservative as members approach retirement.
- **Risk-adjusted target date funds** – Target date funds tailored to a member's comfort level with risk.

### Harmonized asset class funds

Diversified among a specific asset class with four choices that cover major asset class categories.

## Features and benefits

- A balanced lineup covering major and alternative asset classes and investment styles
- Leading institutional managers and respected boutique firms
- Solid retail managers for member brand recognition at group pricing
- Guaranteed investments, available in one- to five-year terms

## Your CAP guidelines are met

Investment selection and monitoring are part of complying with CAP guidelines, and we've got the tools and expertise to help you meet those responsibilities.



## Investment manager reviews

As a value-added service, these reviews ensure the quality and consistency of our investment options. This makes it easier for you to monitor investments in your plan and to meet your plan governance responsibilities.

We provide semi-annual reports with written commentary and statistical information summarizing our review findings. The reports are conveniently available online at [grsaccess.com](http://grsaccess.com).

## Investment selection report

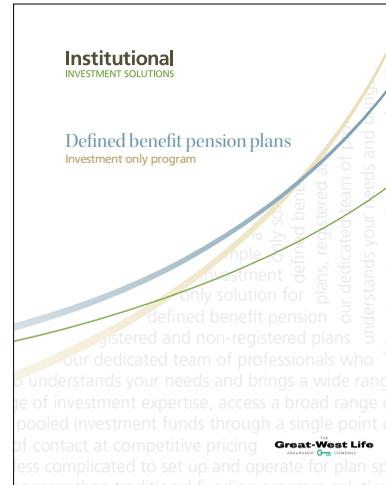
This quarterly report helps you create a comprehensive investment menu.

## Expert assistance

Our Institutional Investment Solutions team are experts on all of our investment managers and their funds. Our team can help you with additional investment expertise and support such as investment selection, fund mapping or with any investment related questions you may have.

## Investment only program\*

A simple solution for your defined benefit plan with a single point of contact and a broad range of pooled investment funds with a tiered fee schedule. Relationship pricing may apply to defined contribution (DC) plans if you have both investment only and DC plans with us.



\*Investment only program is designed for defined benefit pension plans (including hybrid plans and individual pension plans), along with any form of managed money held under most types of registered and non-registered plans.



## Investment support for members

- **Investment personality questionnaire** – An investment selection tool that is scientifically-designed and easy-to-use.
- **Award-winning educational tools and resources** – Provide members with the information and confidence they need to make educated investment decisions.
- **Fund reports** – Quarterly reports to help members make sound investment decisions and help them track investment performance.
- **Fund reviews** – Provide rates of return for funds in your plan. Reviews are on [grsaccess.com](http://grsaccess.com) or mailed with member statements if the member selects this option.
- **Automatic investment rebalancing** – This optional service automatically adjusts a member's investments to keep their portfolio in line with their risk profile.
- **Member investment selection service** – This optional service helps members choose investment options that best suit their retirement and savings goals. As an additional benefit, automatic investment rebalancing is included in this service.

**Investment personality questionnaire**

This questionnaire helps you identify your investment personality and build an optimal investment portfolio that best suits your risk tolerance and retirement goals.

**Great-West Life**

**SimplySpeaking**

**Feel confident with investment advice**

Know how to invest – with just one phone call. Whether you think you know what investments to choose and just want a second opinion, or you need education and advice specific to your group retirement plan, a friendly plan investment consultant is waiting to help you.

**Plan investment consultants**  
Our team of investment professionals are qualified, salaried employees who will not receive sales commission or compensation based on the investments they recommend. In these easy steps, they help you select the right investment options aligned with your risk tolerance, your investment time horizon and your financial goals as you save for retirement.

It's easy  
Our plan investment consultants:

- 1 Determine what type of investor you are by walking through the investment personality questionnaire and fit you into one of five investment risk profiles ranging from conservative to aggressive.
- 2 Explain your group plan and the investment options available.
- 3 Recommend the best mix of types of investments, and then the actual investment options, that reflect your risk profile and your financial goals.

After speaking with a plan investment consultant, you'll receive a confirmation letter for your records.

**Checkups included**  
From time to time, your risk tolerance may change, so it's important that you complete the investment personality questionnaire with a plan investment consultant regularly, as well as after any major life events occur. Let us show you how easy it is to feel confident about your future. Education and advice on the investments offered in your group plan are just a call away.

**Call Access Line at 1-800-724-3402 between 8 a.m. and 8 p.m. ET, Monday to Friday.**

**Great-West Life**

**Advice at your fingertips. Pick up the phone.**

Sometimes you want information. Sometimes you just want someone to help you make a decision.

**Get both.**  
Education and advice on the investments offered in your group plan are just a call away.

Talk to a friendly, non-commissioned plan investment consultant.  
Call Access Line at 1-800-724-3402 weekdays from 8:00 a.m. to 8:00 p.m. ET.

**Great-West Life**

“The entire process was well executed from the sales cycle right through the implementation and investment transfer.”

– AGF Management Limited

# Partner with us and get a strong organization that stands with you

A leading provider of capital accumulation plans in Canada

- More than 24,000 plans administered
- Over 1.3 million plan members
- Over \$50 billion in assets under administration

One of the largest group retirement sales and service organizations in Canada

- Offices located coast to coast
- More than 130 retirement specialists who are ready to help
- Account management that's tailored to your needs
- A national service program to ensure structured, disciplined service delivery



# About Great-West Life

Great-West Life and its subsidiaries, London Life and Canada Life, serve the financial security needs of more than 12 million people across Canada. The companies have over \$420 billion in assets under administration and exceed \$50 billion in assets under administration in the pension and group savings marketplace.

The companies are members of the Power Financial Corporation group of companies. In the U.S., our sister company, Great-West Life & Annuity Insurance Company, is the second largest retirement plan record keeper with over \$460 (USD) billion in assets under administration and provides service to approximately 36,000 plans representing 8 million participants.

All figures as of Dec. 31, 2016.

Retirement solutions that never stop working



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