

# Voluntary retirement savings plan

A simple, worry-free retirement savings solution

## Investment options and investment management fees

We make it easy and convenient for members to choose investment options for their voluntary retirement savings plan (VRSP). Our robust investment lineup is designed to help members reach their retirement savings goals.

Members can choose from Harmonized target date funds, Harmonized asset class funds or guaranteed investment accounts.

**Investment management fees (IMFs)** represent fees paid to the investment managers for their professional services including the daily management of each fund. It also includes the fee to Group Retirement Services for the cost of administering your plan and providing services such as our service personnel, statements, websites and call centre support, to name a few. The IMFs shown are exclusive of applicable taxes and fund operating expenses.

### Harmonized target date funds

Fund name	Fund code	Investment management fee
2020 Harmonized Fund	H20	1.05%
2025 Harmonized Fund	H25	1.05%
2030 Harmonized Fund	H30	1.05%
2035 Harmonized Fund	H35	1.05%
2040 Harmonized Fund	H40	1.05%
2045 Harmonized Fund	H45	1.05%
2050 Harmonized Fund	H50	1.05%
2055 Harmonized Fund	H55	1.05%
2060 Harmonized Fund	H60	1.05%

### Harmonized asset class funds

Fund name	Fund code	Investment management fee
Harmonized Fixed Income Fund	HFIPS	1.20%
Harmonized Canadian Equity Fund	HCEPS	1.20%
Harmonized Foreign Equity Fund	HFEPS	1.20%
Harmonized Special Equity Fund	HSEPS	1.20%



## Guaranteed investment accounts (GIAs)

These investment vehicles pay the investor a predetermined rate of interest on money invested for a predetermined amount of time. The rate is guaranteed and is determined at the time of purchase based on market conditions and the term that you select. You can choose to invest for different time periods, from one to five years. The rate will not change over the term, even if current rates have changed. If redemptions are made prior to the end of the term, the value you receive may be subject to a market value adjustment. Members can view current GIA rates by signing in [www.grsaccess.com](http://www.grsaccess.com) under Investments > Net unit values and rates.

Fund name	Fund code
Daily interest account	DIA
One-year GIA	CI1
Three-year GIA	CI3
Five-year GIA	CI5

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