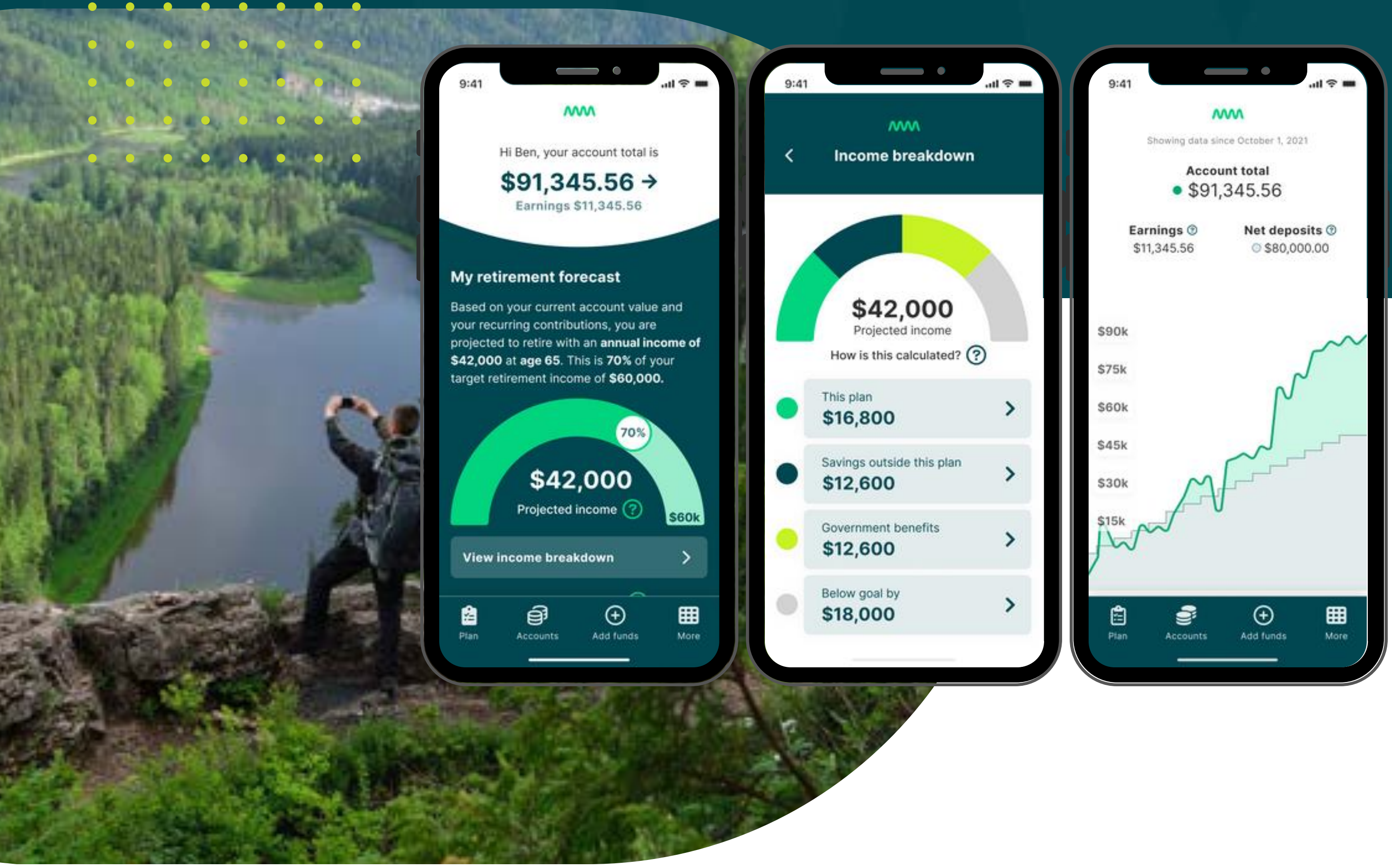
Welcome to your *GVE GlobalVision Inc.*

Group Retirement Plan



Powered by

common wealth

The simplest and most effective way to help you achieve a financially secure retirement

WHY IS THE PLAN GREAT FOR YOU

Joining a group retirement plan is one of the best ways to build long-term financial security. We've set up a **Common Wealth retirement plan** for you, but it's truly **your plan,** designed to make saving **easy, automatic, and affordable.** Here's how it works:

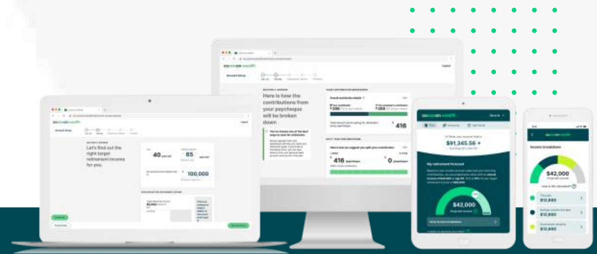
A Smarter Way to Save for Retirement

We Match Your Contributions: We match 100% of your contributions — up to 3.0% of your paycheque for the first 2 years of service, and up to 6.0% thereafter. The more you contribute, the more you earn.

Lower Fees, Greater Savings: Your group retirement plan provides access to high-quality investments at a fraction of the typical retail cost. While many retail investment funds charge around 2% in fees, this plan gives you access to funds with fees as low as **0.90%,** helping you retain more of your savings and allowing them to grow faster over time.

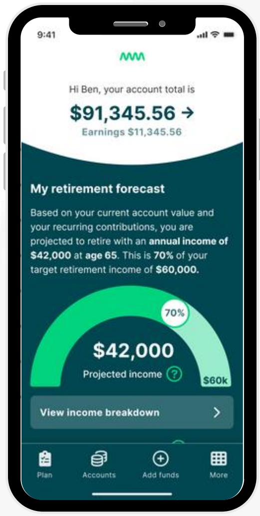
Set-It-and-Forget-It Investing: Your recommended portfolio automatically adjusts as you approach retirement. With **professionally managed [Target Date Funds (TDFs) by BlackRock]**, you don't need to worry about daily market ups and downs, your plan works in the background, helping you stay on track.

Consistent, Automatic Contributions: Your RRSP contributions are taken directly from your paycheck **before taxes**, helping you save consistently while lowering your taxable income today. **You're saving tax-free now**, and when you withdraw in retirement, you'll likely pay lower taxes since you'll be in a different tax bracket.

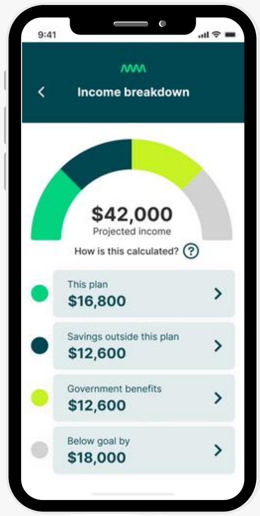


TRACK YOUR RETIREMENT PROGRESS ANYTIME

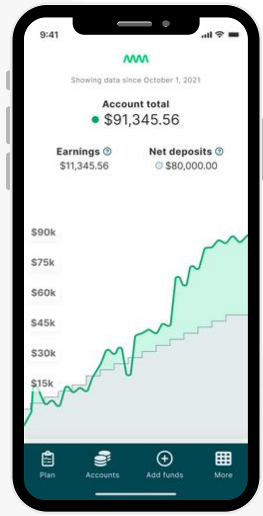
Balance, Earnings & Forecast



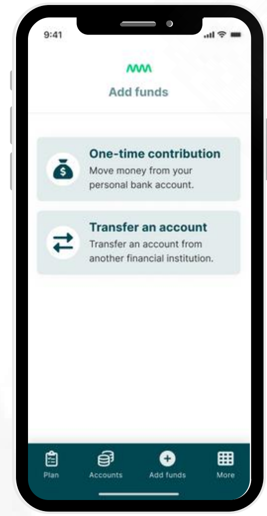
Income Breakdown



Investment Accounts



Grow & Save More



+ **Check your projected retirement income** and see where it's coming from: your plan, your savings outside the plan, and expected government benefits.
+ **Review your contributions,** our matching contributions, and your investment accounts.
+ **Track the progress** you've made towards meeting your retirement goal, including your current balance and investment earnings.
+ **Transfer** in existing RRSP, TFSA, or LIRA accounts, **or make a lump sum contribution** directly from your bank account.

Access Support Anytime

Mobile App

Watch this video to see how to keep track of your retirement plan. To install the app, click here.

Support Website

Check out our member support articles to learn about account management and more.

Book 1:1 Calls

If you need any help, send us a message and connect with one of our retirement specialist.

24/7 Access

As a plan member, you have 24/7 access to modify contributions or change investments.

Investment Options Available to You

Your plan's default investment option is **Target Date Funds**—a simple, professionally managed way to invest for retirement. These funds automatically adjust over time to become more conservative as you approach your retirement age, making them a strong fit for most members.

For those who want more hands-on control, the **Build-My-Own-Portfolio (BMOP)** option is also available. All investment choices are offered at **lower fees than comparable retail funds** and have been selected specifically to support long-term retirement goals through a **lineup designed for workplace plans**.

If you have questions or want to explore your options, our **Client Success team is here to help**.

Fund provider	Fund name	CW fee
BlackRock	BlackRock CDN LifePath Retirement Index NI	0.90%
	BlackRock CDN LifePath 2025 Index NI	0.90%
	BlackRock CDN LifePath 2030 Index NI	0.90%
	BlackRock CDN LifePath 2035 Index NI	0.90%
	BlackRock CDN LifePath 2040 Index NI	0.90%
	BlackRock CDN LifePath 2045 Index NI	0.90%
	BlackRock CDN LifePath 2050 Index NI	0.90%
	BlackRock CDN LifePath 2055 Index NI	0.90%
	BlackRock CDN LifePath 2060 Index NI	0.90%
	BlackRock CDN LIfePath 2065 Index NI	0.90%
RBC Global Asset Management PH&N Institutional	RBC QUBE US Equity	1.06%
	PH&N Canadian Equity Value	1.06%
	PH&N Balanced Pension Trust	1.06%
	PH&N Total Return Bond Fund	1.01%
	PH&N Short Term Bond & Mortgage	1.01%
	PH&N Canadian Money Market	1.01%
	RBC QUBE Global Equity	1.26%

A Smarter Way to Save for Retirement

By joining an employer-sponsored Group RRSP, you're taking an important step towards achieving your retirement or savings goals. GVE GlobalVision Inc. wants you to reach those goals too. However, it's your participation and choices that make a difference.

Why should I join? Here are 3 great reasons:

- You can grow your savings faster! This group plan offers lower investment management fees than what you'd find in an individual savings plan.
- Pay yourself first! Easy pre-tax payroll-based deductions.
- GVE GlobalVision Inc. will match up to 3.0% (under 2 yrs) or 6.0% (2+ yrs) of your paycheque!

Who can join?

All employees are eligible to participate after a 3-month waiting period.

How much can I contribute?

You choose how much of your pay you would like to contribute. There is no minimum requirement.

How much will GVE GlobalVision Inc. match?

GVE GlobalVision Inc. matches 100% of your contributions — up to 3.0% of your pay for your first 2 years of service, and up to 6.0% after 2 years. To maximize your match, contribute at least 3.0% during your first 2 years, and at least 6.0% thereafter.

Enrolling in the **Common Wealth plan** takes about 10 minutes and marks the beginning of your retirement planning journey. From any laptop or desktop computer, you can work through your enrollment, creating a "first draft" of your retirement plan and putting your savings to work.

You have the option to save your progress and resume later, and a Common Wealth Specialist is always available should you have any questions.

What do I need to join the plan? When signing up, you'll need the following information:

- Your Social Insurance Number (required by the Canada Revenue Agency)
- Your approximate annual pre-tax income
- The approximate amount of your existing savings for retirement
- Your Registered Retirement Savings Plan (RRSP) contribution room

What happens in enrollment? During enrollment, you will make a few key decisions, many of which can be changed after setup:

- Set a target retirement age
- Set a target for how much income you want to receive in retirement
- Determine how much you want to contribute to the plan
- Choose how you would like to invest your contributions

For each of these decisions, you will be provided with a default for your consideration, in case you are not sure which option to choose. Ultimately, the choices are yours to make, and the defaults are entirely voluntary.

How do I sign-up? Once you become eligible to participate, you will receive an email with a unique enrollment link to sign up for the plan. This link cannot be shared with anyone else or used more than once.

Alternatively, you can enter your email (in all lowercase letters) into the following portal: https://my.commonwealthretirement.com/create-account. Ensure you use the same email address (personal vs. work) that your employer uploaded to the Common Wealth plan. If there is a mismatch or your email has not yet been added, you will receive an "Oops" message suggesting that your "email address is not associated with the plan."

Once your email address is verified, you can begin enrollment and save your progress at any time. Although your employer will provide the initial email address associated with your workplace, you can change this once you have completed the enrollment process.

Group Registered Retirement Savings Plan
(Group RRSP)

How much can I contribute to my RRSP?

You may contribute any amount up to the Canada Revenue Agency limit. You can find your existing RRSP contribution room on your Notice of Assessment, or by logging into your CRA account.

Which account types do my contributions go into?

Through this plan you have access to an RRSP account. You can also contribute by connecting your bank account and making one-time "lump-sum" contributions or by setting up recurring contributions.

Which account type does my employers' contributions go into?

Your employer will make matching contributions into your RRSP account.

Who decides how my contributions are invested?

You decide how your contributions are invested.

Can I transfer my other RRSP or TFSA savings into the plan?

Yes, you can do this from your member dashboard. This video demonstrates how!

What fees do I pay? The annualized investment management fee for the Blackrock Target Date Funds offered by the plan is **0.90**%. Other investment options offered through the plan have varying fees.

Can I withdraw this money while I am working at GVE GlobalVision Inc.?

These plans are designed to help you save for your future. While you're working at GVE GlobalVision Inc., employee RRSP contributions may be withdrawn (withholding tax applies), but employer DPSP contributions are restricted from withdrawal while employed.

What happens if I leave GVE GlobalVision Inc.?

You'll receive a statement outlining your options. You can keep your savings with the Common Wealth plan and continue to enjoy low fees for life, or you can transfer your funds to another eligible institution. The full value of all RRSP contributions are yours.