

Fund Fact Sheets – *Staying Informed*

As a group retirement plan member, you have a number of responsibilities with respect to managing your retirement account. These include:

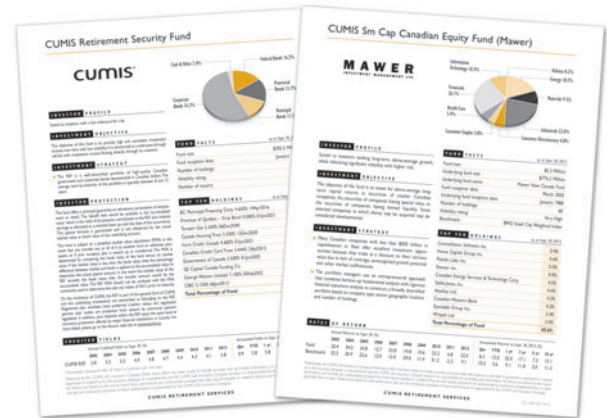
- making sure you understand how your plan works
- making investment decisions on your contributions (if applicable) and understanding that those decisions will affect the amount of money you accumulate over time
- making the actual investment decisions (if applicable) and informing CUMIS about any changes
- checking to see how your investments are performing and re-visiting your investment strategy if your personal circumstances change
- taking advantage of the information and tools available to help you make your investment decisions

Our Investment tools include the Fund Fact Sheets, which are a key source of information about your retirement investment funds. Produced quarterly, they are available on your CUMIS member account website.

The Fund Fact Sheets provide detailed information about each fund, which helps you monitor your current investments and choose where to invest additional funds. Before selecting an investment option for your retirement savings, it is important to understand the characteristics of a fund and how it corresponds to your risk tolerance level.

Every investment option (excluding Guaranteed Interest Accounts) has a Fund Fact Sheet that focuses on investment objective and strategy and how these fit into your risk profile. Information about each section of a Fund Fact Sheet follows:

- **Investor Profile:** indicates the type of investor this fund is suited for, as well as the level of risk that an investor in this fund should be comfortable with.
- **Investment Objective:** states the overall investment style or approach of the fund. A fund manager is responsible for making the investment decisions within a fund. This involves where and what to invest in and the portion of the fund assigned to the chosen investments.



- **Investment Strategy:** describes the fund manager strategy and the type of approach, including the fundamental analysis they undertake when investing.
- **Pie chart:** shows the breakdown of the assets, regions and sectors in which the fund is invested.
- **Fund Facts:** shows the fund size (value of all investments in the CUMIS fund and the underlying total fund size), underlying fund name, the CUMIS fund launch or inception date, original or underlying fund inception date, total number of holdings (some funds invest in hundreds of different corporations), volatility rating (from low to high risk), and benchmark.
- **Top Ten Holdings:** shows the top 10 holdings, by percentage, of the entire fund.
- **Rates of Return:** outlines how the fund has performed throughout different periods. Returns are based on past performance and are not necessarily indicative of future performance or guaranteed by CUMIS. Fund returns (except for Retirement Security Fund) do not include deductions for administration, investment management fees, or other fees or taxes.
- **Benchmark:** outlines a standard against which to compare the performance of the fund. Generally, the benchmark is one or a combination of market indexes in which the fund manager is investing.

To access the Fund Fact Sheets online, go to www.cumis.com/cumis/Products_Services/RetirementServices/InvestmentProducts.aspx. Please note that not all funds may be available under your specific retirement program.

You may also log into your Personal Member Website Account and on the account balance screen, click on the fund names to review the Fund Fact Sheets for your current investments.

If you wish to invest in additional funds under your plan, click on the “Fund Transfer Request” button, still on the account balance screen. For help navigating through our member account website, please call our Customer Care Centre at 1-800-263-9120, Monday to Friday (8 a.m. to 8 p.m. EST), or send us an email at rps@cumis.com.

To help you meet your retirement goals, our objective is to provide you with the best possible products and services. As part of your retirement planning, we recommend that you consult only a qualified investment representative for investment advice. And, we encourage you to use the information and investment tools provided by your plan sponsor and CUMIS Retirement Services.

Registered Pension Plan Vesting Update

Effective July 1, 2012, the Province of Ontario amended the Ontario Pension Benefits Act (PBA) to provide immediate pension benefits vesting for all Ontario Registered Pension Plan members. Vesting is the point at which you are entitled to your employer’s pension plan contributions upon leaving your employment. All Ontario plan members are now entitled to a deferred pension upon plan membership termination. Under the prior legislation (before July 1, 2012), vesting occurred two years after a plan membership.

The Government of Canada, Manitoba and Quebec have also implemented immediate vesting.

The jurisdictions of Alberta, British Columbia and Nova Scotia have introduced legislation for immediate vesting, but the legislative amendments are not yet in force.

Saskatchewan has proposed amending the Pension Benefits Act to require immediate vesting of all pension benefits, but no dates have been confirmed.

RRSP Contribution Deadline

RRSP contributions for the 2012 tax year must be received by **Friday March 1, 2013**. This is an opportunity to top up your RRSP contributions and potentially reduce your 2012 income tax.

You may make a lump sum deposit into your employer-sponsored RRSP plan at any time by simply completing and sending a Lump Sum Deposit form along with a personal cheque to CUMIS Life.

If you would like to confirm your available contribution room:

- check your last Notice of Assessment
- call the Tax Information Phone Service (TIPS) Automated Tax Information line at 1-800-267-6999
- register for “My Account” at Canada Revenue Agency’s website:

www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdlis/mycct/menu-eng.html

Your 2013 Maximum Limits

2013 maximum limits for Defined Contribution Pension Plan, Defined Benefit Plan, RRSP, Deferred Profit Sharing Plan, Tax-Free Savings Account, Year’s Maximum Pensionable Earnings (YMPE) and Canada Pension Plan

DC Plan	\$24,270*
DB Plan	\$2,696.67
RRSP	\$23,820*
DPSP	\$12,135*
TFSA	\$5,500**
YMPE	\$51,100
CPP Rate	4.95% for the employee and employer
CPP employee/employer maximum	\$2,356.20 each

* DC, RRSP and DPSP limits are lesser of 18% of earnings or the dollar maximum.

** The federal government announced in November 2012 that Canadians will be able to save an additional \$500 in their TFSA starting in 2013, raising the annual contribution limit to \$5,500.

RRSP Tax Receipts

Tax receipts for Group Retirement Savings Plan (RRSP) will be mailed by:

- Mid-JANUARY 2013 (for contributions received March 1 to December 31, 2012)
- EARLY MARCH (for contributions received the first 60 days of 2013)

Group Registered Pension Plan and/or Deferred Profit Sharing Plan contribution information required to complete your income tax return can be found on the T4 Supplemental Slip issued by your employer.



At CUMIS Retirement Services, we welcome your feedback and are happy to answer any questions you may have.

Please call, email or write to our Customer Service Contact Centre at:

Tel: 905.632.1221 Toll-free: 1.800.263.9120 Fax: 905.631.4887 Email: rps@cumis.com

Mail: P.O. Box 5065, Burlington, ON L7R 4C2