

Your Rights and Responsibilities as a Plan Member

Government Plans

Your employer has given you an excellent opportunity to save for your retirement through your group retirement savings program, also known as a Capital Accumulation Plan (CAP). In accordance with the national regulatory guidelines for a CAP, you have certain rights and responsibilities once you join the program.

You have the right to:

- Access information about the nature and features of your group retirement savings program
- Request paper copies of member statements if normally provided in another format.
Note: CUMIS Retirement Services automatically provides paper statements in addition to posting quarterly electronic copy to your member web account.

You are responsible for:

- Making investment decisions and that those decisions will affect the amount of money accumulated in the plan
- Educating yourself about the retirement savings program, using the documents, information and tools available to you. You need to ask questions if you do not understand the material or the program
- Submitting all the necessary paperwork to your Human Resources department as enrolment dates or other key events are scheduled.

The following tools are available to assist you:

- Plan provisions are outlined in your plan booklet which was given to you at an employee enrolment session and is also available through your web account under the Documents section
- Investment options are described in your plan booklet, Fund Fact Sheet, and through CUMIS Retirement Services website
- Retirement Education through Saving & Investing Guide, group update sessions, and CUMIS Retirement Services website
- Ongoing information through member account statements, website and CUMIS Client Service Centre

You are encouraged to use the information and investment tools provided by your employer and CUMIS Retirement Services.

As noted, it is your responsibility to select your investment options. If you are not comfortable in selecting investments, we recommend you obtain investment advice from an appropriately qualified and trusted individual at your own cost.