

## DC Pension Plan Internet Site:

[cbs.hroffice.com](http://cbs.hroffice.com)

Review your DC pension plan account on a regular basis.

Login to the DC pension plan site to review your pension plan balance, the detail account activities and charges that are made to your pension account.

Account summary
Account activity
Account changes

Login to review your account (or register if a first time user) to the Morneau-Shepell CBS DC pension website

[cbs.hroffice.com](http://cbs.hroffice.com)

### Questions or Assistance?

Contact Morneau Shepell at 1 877 252-4442 between 8:30 a.m. and 5:30 p.m. (ET) or email them at [cbspensions@morneaushepell.com](mailto:cbspensions@morneaushepell.com)

### Improving Communications to DC Plan Members

Please don't hesitate to provide feedback to: William Onate, Sr. Consultant, CBS Total Rewards

[william.onate@blood.ca](mailto:william.onate@blood.ca)



Canadian Blood Services  
it's in you to give

## COMING IN EARLY 2014! LIFECYCLE PORTFOLIO FUNDS

### What Are LifeCycle Portfolios?

LifeCycle Portfolios hold both equity and fixed income funds.

LifeCycle Portfolios are also called target date funds.

The asset mix of the funds within each portfolio is automatically adjusted to become more conservative as your retirement date approaches.

In other words a LifeCycle Portfolio automatically changes the asset mix over time from more equity/less fixed income to less equity/more fixed income.

Having a high proportion of investments in equities the further away you are from retirement allows you to maximize the potential growth of your savings.

Gradually reducing equity exposure as you approach retirement allows you to better protect your capital from sudden market downturns.

### Why is the CBS DC Plan going to offer LifeCycle Portfolios?

LifeCycle Portfolios provide an additional investment option to DC plan members whose retirement income depends on their level of contributions and their investment decisions.

Members are responsible for their investment decisions and Life Cycle Portfolios offer an approach to members who do not want to continually monitor their investments and/or who may not be comfortable in changing their investment mixes or funds.

**ADDITIONAL DETAILS WILL BE  
COMMUNICATED TO ALL MEMBERS BY END OF  
2013.**

## 2013 DC WEBINARS & UPDATED WORKBOOK

If you were unable to participate in one of our 2013 pension, you may obtain a copy of a handout for one of our two presentations:

- **Investments**
- **Sources of Retirement Income**

In addition, you may also obtain a copy of an updated **Retirement Planning Workbook**.

### From a CBS computer

You may access these documents directly from a CBS computer by clicking here -->

[\\cbsbdc001\public\Pension 2013](http://cbsbdc001\public\Pension 2013)

If you do not have access, to the CBS network, you may contact **Cheryl Hubert at extension 613-260-4011 or by email at [cheryl.hubert@blood.ca](mailto:cheryl.hubert@blood.ca)**.

## RRSP TIPS FROM CANADA REVENUE AGENCY

### Registered Retirement Savings Plan (RRSP)

An RRSP is a retirement savings plan that you establish, and to which you or your spouse or common-law partner contribute.

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/rrsp-reer/rrsps-eng.html>

### Topics

#### [Transferring](#)

Retiring allowances, lump-sum payments, transfer of property, commutation payments

#### [Making withdrawals](#)

Withdrawing funds from an RRSP and the tax implications

#### [Receiving income from an RRSP](#)

Getting and reporting income from an RRSP

#### [Death of an RRSP annuitant](#)

Tax implications when the annuitant dies

#### [Anti-avoidance rules for RRSPs and RRIIs](#)

Anti-avoidance rules are strengthened to prevent aggressive tax planning

#### [RRSP tax-free withdrawal schemes](#)

Questions and answers

Also, you may consult the **Retirement Planning Workbook, Chapter 4, Sources of Retirement Income**, on how RRSPs can fit with your CBS pension plan and other investments such as Tax Free Savings Accounts, into your total retirement income.