Newsletter for members of Canadian Blood Services' Defined Contribution Pension Plan

# *Your* CBS DC Pension News

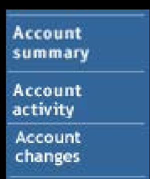
November 2014

## DC Pension Plan Internet Site:

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.




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

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

## Improving Communications to DC Plan Members

Please don't hesitate to provide feedback to: William Onate, Acting Manager, CBS Total Rewards

william.onate@blood.ca

Canadian Blood Services
*it's in you to give*

## CBS Group RRSP


**To assist you in retirement planning, Canadian Blood Services (CBS) has taken this additional step toward helping you save, by offering you the opportunity to participate in the CBS Group RRSP offered through Manulife.**

Benefits of enrolling in the CBS Group RRSP:

- **Lower Investment Management Fees (IMFs) than most retail plans** – Take advantage of the competitive IMFs offered by your group plan.
- **A convenient way to save** – Make regular contributions directly from your bank account.
- **Tax-deferred investment growth** – Your contributions grow in a tax-sheltered account.
- **A way to consolidate your savings** – Transfer accounts you hold at other institutions to your CBS Group RRSP.

**What do lower IMFs mean for your retirement savings?**
Less money is deducted from your savings to cover the fees associated with the management and administration of your investments, which means more of your money remains in your account, growing for your retirement.

For more information about the Manulife Personal Plan, refer to the flyer found on the **CBS About you** intranet site, or by calling a Manulife Customer Service Representative at **1-888-727-7766**.

## Retirement Planning

**2014 DC Retirement Planning Workbook**

**Now available to DC pension members:**

(1) on the the ABOut You site

(2) on the DC Pension Plan site

**Topics include:**

- Introduction and How to use this workbook
- Selecting a financial planner
- Sources of retirement income
- Inflation
- Setting your savings goals
- Investment basics
- Asset classes
- Investment options
- Risk tolerance
- Investment funds
- Making your savings work
- Payout options
- Security for your spouse
- Estate planning
- Post-retirement health plans
- A new life in retirement
- Retirement checklist
- Frequently asked questions
- Useful associations

Or, you may request a copy of the workbook from Lindi Wellman at 613-739-2236 or by email at Lindi.Wellman@blood.ca

## DC Pension Webinars

**Retirement planning starts early in life. Register for a pension session today!**

**You and Your Spouse are invited to participate in an "Investments" DC pension Webinar.**
This introductory-level seminar provides an unbiased look at investment concepts and principles. Designed to simplify terminology and increase comfort with investment decisions, it helps participants understand the forces that drive the markets.

To register click on the date links below or:

Email: Talentmanagement@blood.ca
Call: Chelsea at 613-739-2270

**INVESTMENTS**

| Pacific Time | |
|---|---|
| 6:30pm | 09-Jan-15 |
| **Eastern Time** | |
| 6:30pm | 15-Jan-15 |
| **Atlantic Time** | |
| 5:30pm | 22-Jan-15 |