

# Investing in You

Culture • Career • Total Rewards • Wellbeing

Edward Jones



## Group Registered Retirement Savings Plan (Group RRSP)/ Deferred Profit Sharing Plan (DPSP) At A Glance

	Group RRSP Contributions	DPSP Matching Contributions	Profit Sharing Contributions
<b>Eligibility</b>	<p><b>Initial Plan Entry:</b></p> <ul style="list-style-type: none"> <li>• Full-time associates are immediately eligible</li> <li>• Part-time associates may join the RRSP after having been compensated for 910 hours in the first year of employment or in any subsequent calendar year. Associates must receive compensation for at least 910 hours during the plan year</li> </ul> <p><b>Job Changes:</b></p> <ul style="list-style-type: none"> <li>• Once you attain eligibility, you remain eligible.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-sales, non- GP associates</li> <li>• Must be hired before Jan 1st of the plan year</li> <li>• Must receive compensation for at least 910 hours during the plan year</li> <li>• Must make Group RRSP contributions through payroll deduction during the plan year</li> <li>• Must be employed by Edward Jones on December 31st</li> </ul>	<ul style="list-style-type: none"> <li>• July 1st following your start of employment</li> <li>• Must receive compensation for 910 hours during the plan year</li> <li>• Must be employed by Edward Jones on December 31st</li> </ul>
<b>Contributions</b>	<ul style="list-style-type: none"> <li>• Made on a pre-tax basis</li> <li>• Associate contributions must be made through payroll deductions in order to be eligible for the firm's match into the DPSP.</li> <li>• The maximum contribution per pay cheque is 75% of earnings</li> </ul>	<ul style="list-style-type: none"> <li>• Dollar for dollar up to \$500 per year based on Group RRSP contributions</li> <li>• Firm contributions made within 120 days of the end of the plan year</li> </ul>	<ul style="list-style-type: none"> <li>• Discretionary contribution based on the firm's profits during the year</li> <li>• Firm contributions made within 120 days of the end of the plan year.</li> </ul>

<b>Annual Limits</b>	<p>The government limits how much you can contribute to your RRSP each year. To find out how much RRSP contribution room you have, you can</p> <ul style="list-style-type: none"> <li>• Check your Notice of Assessment from last year. This is sent to you by the Canada Revenue Agency (CRA) four to six weeks after you file your tax return, <b>or</b></li> <li>• Call Canada Revenue Agency "TIPS" line. The phone number is listed in the blue pages of your local telephone book</li> </ul>	<ul style="list-style-type: none"> <li>• Lesser of associate pre-tax contribution or \$500 per year</li> </ul>	<ul style="list-style-type: none"> <li>• The lesser of one-half of the "money purchase limit" for the plan year <b>or</b> 18% of the Member's "compensation for the plan year.</li> </ul>
<b>Vesting Schedule</b>	All contributions are 100% vested immediately	All contributions are 100% vested immediately	All contributions are 100% vested immediately
<b>Investment Options</b>	The plan offers a variety of funds to select from.	The plan offers a variety of funds to select from.	The plan offers a variety of funds to select from.
<b>Enrolling</b>	Enrol in the Group RRSP and choose your RRSP investments online at <a href="http://www.mysunlife.ca/edwardjones">http://www.mysunlife.ca/edwardjones</a> or through your Personal and Job Information or Jones Associate Connection pages noted below.	Associates are automatically enrolled in the DPSP immediately upon hire. To make changes, please visit <a href="http://www.mysunlife.ca/edwardjones">http://www.mysunlife.ca/edwardjones</a> or go through your Personal and Job Information pages noted below.	

**Changes** To make changes, please visit <http://www.mysunlife.ca/edwardjones> or go through your Personal and Job Information or Jones Associate Connection pages.

- **Home-office Associates:** Associate Info > Jones Associate Connection > Benefits/401k > Add/Edit > Benefits Enrollment System
- **Branch Office Administrators:** Working at Jones> Personal Job Information> Benefits/401k > Add/Edit > Benefits Enrollment Sy

**Beneficiary** You will make changes to your beneficiary elections with the [Beneficiary and Designation Form](#) found online at the Sun Life website at <http://www.mysunlife.ca/edwardjones>.

**Withdrawals** In-service: Group RRSP withdrawals can be made. DPSP Amounts in the plan for 2 years or longer can only be withdrawn on the basis of hardship.

Termination: Upon termination of employment, you will receive forms which allow you to direct the payment of your account balance. The payment will be in a single lump sum cash settlement or single lump sum transfer to another tax-exempt trust or plan prescribed by the Income Tax Act.

The chart provided above is an outline of the features offered in the plan. For full descriptions please refer to the Summary Plan Document.

**Contact**

CAN HR Help Ext. 2-4543