

Your enrolment guide

Make a move for your financial future.



EATALY TORONTO LP



It's time to get growing!

- 1 Go to **grsaccess.com** and sign in with the Guest access ID and password.
Access ID: EATALYTORONTO
Password: Guestaccess1
- 2 Fill out the form under **Join the plan** on GRS Access.
- 3 Send your completed form to the address on the top of the first page of the form.

Go online for more information about your group plan

Everything's on GRS Access – a website that connects you to your savings.

- **Secure.** Your personal information is safe.
- **Helpful.** You can find out what type of investor you are, learn about your investment options and get the forms you'll fill out to join.
- **Convenient.** Sign in whenever you want for quick and easy access to your account. You'll create your own Access ID and password when you join your group plan.



Need help? We're here for you

Call us at 1-800-724-3402, Monday to Friday between 8 a.m. and 8 p.m. ET. Your policy number is 71381 – have this handy so we can help you faster.

Welcome

Great-West Life is pleased to welcome you to your Eataly group retirement and savings plan. By joining, you'll have access to superior tools and the smartPATH education program to help you achieve your financial goals.

Retirement, and planning for it, looks different to each of us. This guide provides information to help you understand how your plan can be the foundation of your successful retirement strategy.

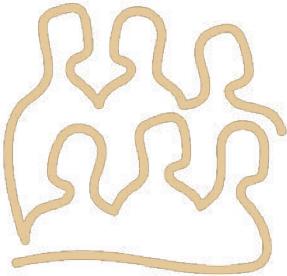
Great-West Life is here to help. Call 1 888 220-2017, Monday to Friday, between 8 a.m. and 8 p.m. ET to get answers from a client service representative.

Enrolling in your plan is a simple but important step to having a successful retirement. Start the enrolment process by turning the page and learning more about your plan.

Want to dive
right in?

If you're ready to join your group plan now, find the form you need on grsaccess.com under Join the plan. Fill them out and send them in. That's it!





What's in it for you? (A lot.)

You're busy living life and working hard for your money, so what can your money do for you? You can find out – and get the benefits both now and later by joining your group plan.

-  **Pay yourself first.** Payroll contributions are automatically invested in your group plan. It's easy because you don't have to do anything!
-  **Tax benefits.** Like immediate tax refunds? Contributions to your RRSP and DPSP can be deposited into your group plan before income tax is calculated, so you pay less upfront tax. This means more money for you.
-  **'Free money' from EATALY TORONTO LP.** Every time you make a contribution, so does EATALY TORONTO LP. Not taking advantage of this perk is like having a cheque you don't bother cashing. Really.
-  **Low fees.** Group plan fees work kind of like a multi-deal at the grocery store – when you buy a lot of one thing, the unit cost is lower than if you only bought one. In a group plan, member contributions are pooled together and investments are bought in bulk – keeping fees low so your money can grow. Buying power – it's your group plan's superpower.
-  **Combine your savings.** Low fees and the beauty of compounding (when the money your investments earn gets reinvested to grow even more!) shouldn't be limited to money in your group plan. Transfer your other savings to your group plan so they can benefit, too! It's easier to keep an eye on your financial goals when everything is in one place.

You can join these plans. To learn more about these plans, go to smartpathnow.com.

- Registered retirement savings plan (RRSP)
- Deferred profit sharing plan (DPSP)
- Tax-free savings account (TFSA)





Answers to your questions

⌚ Joining

When can you join?

RRSP
Right away

TFSA
Right away

DPSP
6 months

Do you have to join?

RRSP
No

TFSA
No

DPSP
No

♾ Contributing

Do you have to contribute?

RRSP
No

TFSA
No

DPSP
No

∞ Contributing



How much can you contribute?

RRSP

Employee contributions only up to the CRA limit.

TFSA

Employee contributions only up to the CRA limit.

DPSP

Employee does not contribute.

How often can you contribute?

RRSP

Payroll cycle.

TFSA

Payroll cycle.

DPSP

Your employer contributes every payroll cycle.

How can you make additional contributions?

RRSP

Through payroll contributions, online banking or transfers from another financial institution.

TFSA

Through payroll contributions, online banking or transfers from another financial institution.

DPSP

Employer contributions only.

What does your employer contribute?

RRSP

Employer does not contribute.

TFSA

Employer does not contribute.

DPSP

Employer contributes 100 per cent match up to 3 per cent.

When do your employer's contributions belong to you?

RRSP

n/a

TFSA

n/a

DPSP

After 1 year.

Can you transfer your other savings into the plan?

RRSP

Yes. Call 1 888 220-2017 to find out how to do this.

TFSA

Yes. Call 1 888 220-2017 to find out how to do this.

DPSP

No



Investing

What happens if you don't make an investment choice?

RRSP

Your contributions will be directed to the target date default fund.

TFSA

Your contributions will be directed to the target date default fund.

DPSP

Your contributions will be directed to the target date default fund.



This is a summary of your group plan as of February-23-2021. Find the complete details in the official plan documents, which you can request from EATALY TORONTO LP. In case of errors or conflict in wording with this section, the official plan documents will apply. You can also call us at 1-800-724-3402 for more information.

It's your responsibility to inform yourself about the plan and your rights under it, using tools provided both by your plan administrator and by Canada Life. You also have the right to request a paper statement of your account, a copy of your application for membership and any other documentation to which you are entitled to receive under the applicable legislation. Some of these rights are also available to your plan beneficiary or another claimant.





Get to know your investment options

How you invest your money is personal. It depends on your goals, your comfort with risk and how much you can save after you've met your everyday financial needs (you do, after all, have a life to live). Read on to better understand your investment options so you can make smart choices about your savings and put your plan into action.



You make all the investment decisions for your group plan.

You can choose from:

- Target date funds
- A variety of investment options

Your fund options



Target date funds

What year do you want to retire? That's all you need to know to choose a target date fund.

Why choose a target date fund?

- **Your investments automatically adjust.** They're more aggressive at first to grow your savings and become more conservative as you get closer to retirement to protect your savings.
- **Hands-off.** Once you've chosen your target date fund, you don't need to do anything else – unless things change.
- **Easy to start saving.** It doesn't take very much time to choose a target date fund and you don't need to be an investment expert.
- **A variety of investments.** Target date funds give you access to different asset classes, investment styles and investment managers – all within a single fund.

Choose your own investment options

It's the do-it-yourself approach to investing.

Why choose your own investment options?

- **Freedom.** Choose from a variety of investment options – whatever you want to match your savings goals.
- **Hands-on.** You monitor and change your investment options. You've got the power!
- **A variety of investments.** Helping you manage risk with as much variety as you want.

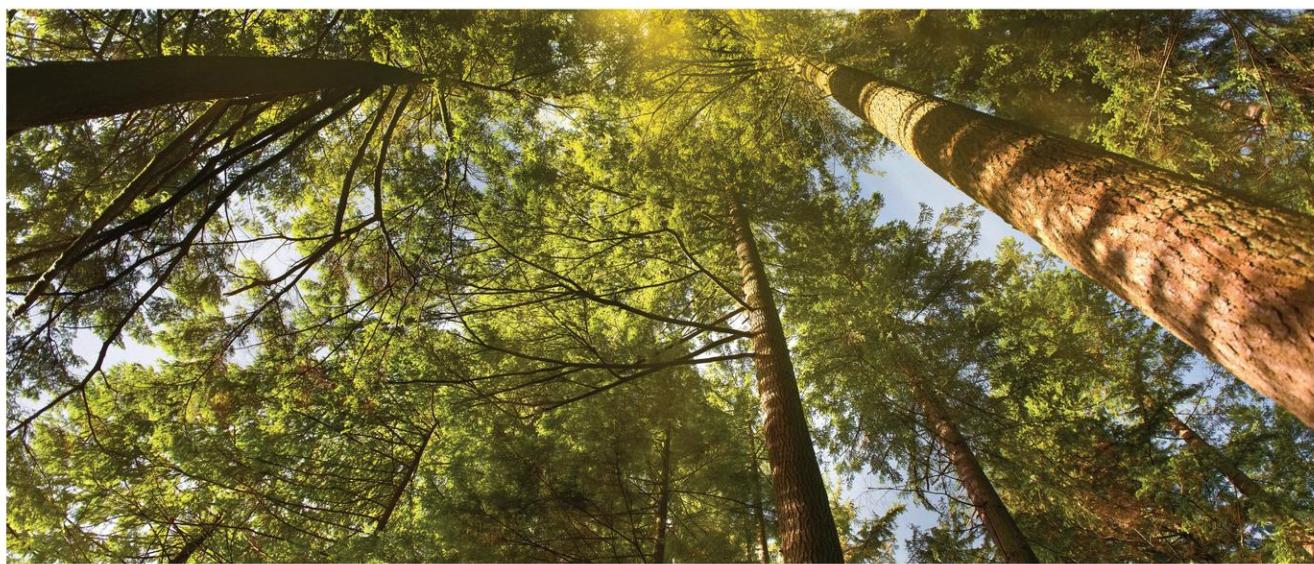
Take the Investment personality questionnaire on smartpathnow.com. Look at the recommended asset mix for your investment personality to choose investment options that match your investment personality and savings goals.

Find your funds

For a full list of the funds you can choose, sign in to grsaccess.com using the Guest access ID and password found on the inside cover of this guide.

More information about your group plan's investment options

Sign in to grsaccess.com with the Guest access ID and password found on the inside cover of this guide to learn about fund performance and fees and check out the fund reports.



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Your questions have met their match

See how we can help.



Call us

If you have questions about your group plan, call this number. We have a team ready to help.
Contact 1-800-724-3402
Monday to Friday between
8 a.m. and 8 p.m. ET



Manage your group plan with GRS Access

This is the place to go to check your account balance, learn about your investment options and manage your group plan.
grsaccess.com

Learn more with the smartPATH education program

Check out some tools and resources to help you understand retirement planning, saving, investing and more. There are videos, calculators and articles- all broken into different stages of your savings journey.
smartpathnow.com

See what else Canada Life offers

We have more than group retirement and savings plans. Learn about extra ways to save your money, how you can help protect you and your family and more.
canadalife.com

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This guide contains general information intended to assist you in thinking about your financial future and should not be construed as legal, tax, financial, or other professional advice. Independent advice should be sought. You are solely responsible for investment allocation decisions you make. Individual circumstances vary. Canada Life will not be liable for any loss or damages whatsoever arising out of the use or misuse of, or errors or omissions in, the information contained in the guide.

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