



## Employee Solutions

### Group savings and retirement programs

Build loyalty with cost effective employee benefit programs

Group savings and retirement programs give you a flexible, cost-effective approach to help your employees save for the future.

#### Group Registered Retirement Savings Program (RRSP)

Group RRSP payroll deductions allow your employees to save for retirement while providing them with immediate tax savings.

As an employer, you shape the basic plan:

- A Group RRSP can replace or supplement a defined contribution or defined benefit pension plan.
- You determine when employees are eligible to join the plan and how often contributions are made.
- You decide whether you'll match contributions and, if so, the percentage of the contributions you'll match.
- You decide which programs to make available to your employees. The employees then choose

the specific products they want to invest in based on their needs, investment profiles and tolerance for risk.

Eligible employees will enjoy the following program features:

- Investment and retirement planning with one of our accredited financial advisors
- Immediate tax savings through convenient pre-tax payroll deductions
- Access to quality retirement and investment planning tools
- Access to Servus Credit Union Guaranteed Investment Certificates
- Access to Canada's best known mutual funds\*
- No sales commissions to purchase OnCourse™ Portfolios
- Semi-annual or quarterly statements to keep members informed about investment performance
- Spousal RRSP plan availability

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### Benefits for you and your business

- Providing employee benefit options aids in recruitment and retention.
  - Our group RRSPs are more cost effective than traditional pension plans.
  - There are no direct employer costs to administer the program.
  - We offer your employees educational seminars on a variety of financial topics, based on their needs.
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*Continued on reverse.*



### Group Tax Free Savings Account (TFSA)

Group TFSA payroll deductions allow your employees to save for any purpose while earning investment income tax free. The group TFSA is available to any Canadian resident age 18 years or older. Other features of the group TFSA include:

- Invest in either our Tax Free Growth Account or Servus Credit Union Guaranteed Investment Certificates
- Withdraw funds at any time (provided the chosen investment option does not restrict withdrawals)
- Withdrawn amounts are not reported as taxable income or subject to income tax
- Withdrawn amounts do not impact eligibility for federal income tested benefits and credits
- Withdrawn amounts will increase contribution room for the following year

- Unused contribution room accumulates each year and can be carried forward indefinitely (from 2009)
- No maximum age limit to open or hold a group TFSA

Eligible employees will enjoy the following program features:

- Investment and retirement planning with one of our accredited financial advisors
- Tax savings on interest earned
- Access to quality retirement and investment planning tools
- Access to Servus Credit Union Guaranteed Investment Certificates
- Semi-annual or quarterly statements to keep members informed about account performance

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## Give your employees the credit union advantage.

When your employees take advantage of group programs offered through Servus, they become credit union members. And as member-owners, your employees are entitled to certain benefits, such as Profit Share® and 100% deposit guarantee.

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Feel good about your money.™

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