

Covenant Health

An Overview of Your Plan Options

RBC Group Retirement Savings Plan (GRSP) #2546

Covenant Health encourages all employees to prepare for their long-term financial security. To help you save for retirement, they have established a group savings plan with RBC Group Advantage.

HOW YOUR PLAN WORKS

Each eligible employee sets up their RBC Group Retirement Savings Plan (GRSP) account which allows you to contribute directly from your pay cheque. When you establish your account, an RBC investment professional will help you select from a diverse range of investment options. Your RBC Group Retirement Savings Plan (GRSP) enrolment kit provides more information on your options and requirements and is available upon request from HR Shared Services for Covenant Health or on-line at www.rbcgfs.com/enrollment-materials.html.

GETTING STARTED

1. Meet with an Investment Specialist at any RBC branch to open your account and select investments. You will be provided with an Employer Form that must be handed in to HR Shared Services for Covenant Health.
2. Call 1-888 ROYAL® 6-6 (1-888-769-2566) to speak to Investment Specialist to open your account and select investments. An Employer Form will be mailed to you that must be submitted to HR Shared Services for Covenant Health.

You are responsible for making the investment decisions on the account and you must speak to an RBC Investment Advisor to do so.

EDMONTON

10107 Jasper Avenue	780-448-6559
Meadowlark	780-448-6970
Millwoods Town Centre	780-448-6304
	780-460-3127

ST. ALBERT SHERWOOD PARK

390 Baseline Road	780-449-7749
Wye Road	780-410-6079

BONNYVILLE	780-826-8891
CANMORE	403-678-1660
COLD LAKE	780-594-7841
CAMROSE	780-679-5201
WAINWRIGHT	780-842-7758

LETHBRIDGE

1706 Mayor Magrath Drive	403-382-3952
Main	403-382-3838
Heritage Plaza	403-320-4820
Centre Village Mall	403-382-3914

MEDICINE HAT

Main	403-528-6445
2901 – 13 th Avenue SE	403-528-6972

STETTLER	403-742-9274
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THREE HILLS	403-443-8915
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ON-LINE ACCESS

If you are an existing RBC® client and have an RBC Royal Bank Client Card, you can access your Group RRSP online at www.rbcroyalbank.com/online. If you do not have an RBC Royal Bank Client card simply call 1-888 ROYAL® 6-6 (1-888-769-2566).

SPOUSAL OPTION

You may choose to direct all or a portion of your contributions to a Spousal Plan.

INVESTMENT OPTIONS

Your investment options are outlined in your RBC enrolment kit. Additional information is also available online by visiting www.rbcinvestments.com/gfs.

ADVICE/DECISION MAKING TOOLS

RBC provides advice from qualified investment professionals and investor profile tools to determine your asset allocation profile. Educational materials, tools and calculators are also available at www.rbcinvestments.com/gfs to help you determine contribution amounts, and projected future balances and income requirements.

STATEMENTS

Statements are issued quarterly. If you do not receive a statement, please contact RBC at 1-888-769-2566.

RETIREMENT OR TERMINATION OPTIONS

Once you reach retirement or terminate membership in the plan, you can:

- a) Maintain an individual account with Royal Bank. This is the default and what will occur if you take no action.
- b) Transfer your investments to another financial institution (subject to applicable transfer fees).
- c) Redeem your funds for a cash payment (subject to applicable withholding taxes)
- d) Transfer your balance to a RIF (Retirement Income Fund) to generate retirement income

RBC Royal Bank Group Savings Plans are products of Group Solutions, under Royal Bank of Canada. RBC Funds are offered by RBC Global Asset Management Inc. and distributed through authorized dealers. Guaranteed investment certificates (GICs) are products of Royal Bank of Canada or its affiliates. Investment advice is provided by Royal Mutual Funds Inc. or RBC Dominion Securities Inc.* Royal Mutual Funds Inc. is licensed as a financial services firm in Quebec. RBC Global Asset Management Inc., Royal Mutual Funds Inc., RBC Dominion Securities Inc., RBC Direct Investing Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated.
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