

Benefit from your Financial Security Program



The Engineers Canada-sponsored Financial Security Program is exclusive to professional engineers and geoscientists, as well as their families, across Canada.

Sponsored by:



Engineers Canada is the business name
of the Canadian Council of Professional Engineers



Maintain your standards

At Great-West Life, we know your standards extend well beyond your engineering career. While you may be relaxing in your retirement, you won't be relaxing those standards. That's why you should consider the only retirement plan officially sponsored by Engineers Canada. We understand as an engineer you expect more and Great-West has the strength and stability to deliver.

The Engineers Canada-sponsored Financial Security Program offers the following products:

- Group RRSP
(registered retirement savings plan)
- Group NRSP
(non-registered retirement savings plan)
- Group TFSA
(tax-free savings account)

This program also offers retirement income products such as a group RRIF (registered retirement income fund) and LIF (life income fund).

The group retirement savings advantage:

- Lower-than-typical retail management fees (see the chart for details on this advantage)
- An impressive array of investment options from leading investment managers
- Access to free, personalized assistance with your plan investments
- Enhanced interest rates on guaranteed investment accounts
- No minimum contributions and convenient pre-authorized contributions
- Online access to your account and important information through customized websites
- Ongoing education through quarterly custom newsletters
- Access to Engineers Canada-sponsored retirement income products
- No administration and transfer fees

Consolidate your assets

Group purchasing is a significant advantage of this plan and it can help you maximize your retirement savings.

If you have savings with other financial institutions, consider consolidating all your investments with the Engineers Canada-sponsored Financial Security Program and increase your savings.

It's easy to transfer money from outside sources to your group plan by calling

Access Line at
1-800-724-3402

between 8 a.m. and 8 p.m., ET Monday to Friday and a client service representative will assist you.

Think of the savings

The power of group purchasing

25 per cent more
or \$16,876

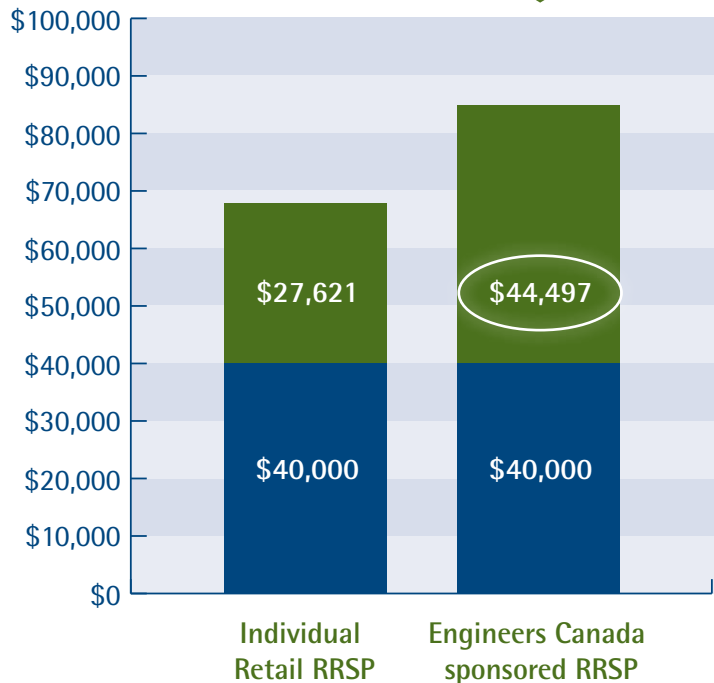
Being part of a group plan means that you pay lower investment management fees not typically available to the individual investor. You benefit from lower fees because they're calculated using the combined purchasing power of all the participants in the group plan.

Example:

**The group advantage –
forty thousand dollars over
20 years**

Forty thousand dollars is invested in both the Engineers Canada-sponsored Financial Security Program and in an individual plan for a period of 20 years.

Since the Engineers Canada-sponsored group plan has lower fees, the potential savings in this example amounts to 25 per cent more or \$16,876.



Assumptions: The individual MER (management expense ratio) was calculated using the average Canadian equity mutual fund of 2.34 per cent obtained from Morningstar January, 2010. The group IMFE (investment management fee and expense) was calculated using the Jarislowsky Fraser Canadian Equity fund of 1.19 per cent including fund operating expenses and GST. We've assumed a rate of return of five per cent before the above fees are deducted. The accumulated assets in the chart have been rounded to the nearest dollar.



For more information, visit
www.engineerscanada.ca/e/pr_member_7.cfm

or contact Great-West at
1-800-724-3402
from 8 a.m. to 8 p.m. ET
on weekdays.



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