



EXCLUSIVE

TO YOU

FINANCIAL SECURITY PROGRAM

for engineers, geoscientists, students and their families

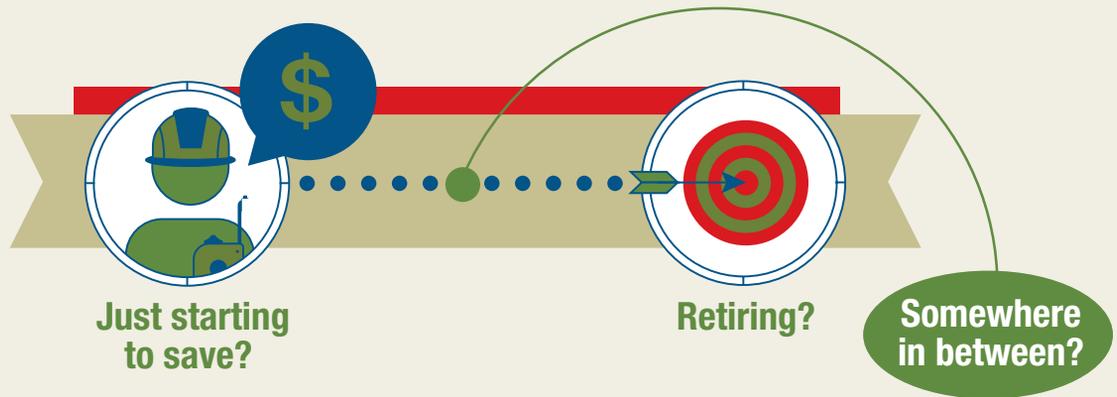


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THE
Great-West Life
ASSURANCE  COMPANY

Grow your savings faster



This exclusive opportunity is through the Engineers Canada affinity program, in partnership with Great-West Life. Together, we want to help you achieve your goals – whether you're just starting to save, are close to retirement, or you're somewhere in between.

Group pricing = lower fees = more future savings

Group savings products like the ones offered through the financial security program give you a real advantage: you'll pay typically lower fees compared to retail investment options, and this can add up to more future savings.

How much more?

\$18,013 more* with an Engineers Canada-sponsored RRSP

*Assumes no further contributions for ease of calculation, interest on the initial \$25,000 investment compounded annually. Based on a 25-year investment at a group plan rate of return (which includes fees) of five per cent and an individual savings plan rate of return (which includes fees) of four per cent.

Choose from a variety of investment products

Group RRSP (registered retirement savings plan)

A tax-deferred savings plan that allows you to make tax-deductible contributions.

Group NRSP (non-registered savings plan)

Contributions to an NRSP aren't tax-deductible and investment earnings are taxable.

Group TFSA (tax-free savings account)

Use it to save for that first house, continuing education or other big ticket items.

Retirement income products

Keep getting the group pricing advantage with a RRIF, LIF or annuities.

Free, personal investment guidance

When you join the program you'll have a dedicated investment and retirement specialist who can help you:



Create a plan for your savings goals



Invest wisely



Retire with confidence

Contact Angela Harvey at 1-866-788-1293 ext. 5786 or angela.harvey@gwl.ca.

Consolidate to maximize your savings

**If you have money invested with
other financial institutions
it can get pretty complicated.**

By consolidating all of your savings under the financial security program, you maximize the group advantage. Plus, keeping track of your finances and budgeting will be a lot simpler.



Starting early makes a big difference

Just \$25 a month



■ Lower fees = more \$ gets invested = more \$ for you

*Based on \$25 monthly contributions, for investment periods of 25 and 15 years; five per cent rate of return.

When it's time to retire

Keep getting the group advantage. We'll help you turn savings into more money in retirement with a RRIF, LIF or annuity.



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How much more?



*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 plus GST. We've assumed a rate of return of five per cent on an investment of \$500,000. \$25,000 was withdrawn at the end of each year for 12 years. The accumulated assets in the chart have been rounded to the nearest dollar.

More great things



Enhanced interest rates on guaranteed investment accounts

No minimum contributions

Convenient pre-authorized contributions

Contribute through online banking

Easy online access to your account and important information

Educational tools, resources and helpful support from Great-West Life

No administration and transfer fees

Get started today



www.gw3.ca/financial-security1

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