

Smart and simple solutions for group retirement.



Why The Co-operators is right for you.

Retirement solutions that make sense.

As a business leader, you know one of the keys to attract and retain top employees is to offer a high-quality retirement plan. A group savings plan conveniently helps employees save money for the future while reducing and deferring taxes today. Plus, the investment you make in a group retirement plan is an investment you make in your organization, your employees, and your reputation. Everyone's a winner.

The Co-operators is the right choice.

Choose The Co-operators, and we'll work with your organization to provide the right group retirement plan. As a forward-thinking, 100% Canadian-owned, multi-product insurance company, we have a long history of offering powerful, flexible group retirement solutions for companies of all sizes. You can count on our experienced plan advisors to give you the information, guidance and assistance you need to get your plan up and running, and simple tools to manage it in the future.

For more information,
visit [www.cooperators.ca/
groupretirement](http://www.cooperators.ca/groupretirement).



Here's what The Co-operators can do for you.

Customer service: Receive personalized service from a dedicated client service representative via our toll-free phone number from anywhere in Canada.

Plan management and communication: Administration, contribution remittance and monitoring reports are done online, making plan management efficient so you're free to focus on your business. Meanwhile, we'll keep you and your employees up to date through our web services and informational newsletters.

Investment options: We offer a solid line of high quality investment choices through target-date funds, asset allocation funds, market-based funds and guaranteed interest accounts.

Easy-to-use tools: Employees can access their plan information and watch their savings grow online, when it's convenient for them. A step-by-step investor profile questionnaire and online calculators help employees understand their comfort level with investment risk and plan the level of contributions required to meet their retirement savings goals.

Regulatory compliance: We write and file administrative contracts with the appropriate regulators and update them as necessary for legislation or plan changes. Our services are designed to exceed industry governance standards.

Your employees are your most valuable assets. Now's the time to show them with a group retirement plan from The Co-operators.

Why offer a group retirement plan through The Co-operators?

With a Co-operators plan, you'll have access to experienced investment managers, diversified investment options and helpful employee education. Here are a few more reasons to work with us:

- > We're committed to offering retirement plans that are easy to understand, simple to administer and flexible enough to meet the varied needs of your employees.
- > You'll attract and retain key employees and foster great employer and employee relations.
- > Help employees reduce and defer taxes today for a better retirement tomorrow.
- > We'll help you get started with one of our straightforward, easy-to-maintain plans.
- > We provide education and communication materials so your employees can make informed decisions they'll feel good about.
- > We offer ongoing personal support to answer employee questions through our online and toll-free phone services.
- > You and your employees will enjoy the benefits of online account access for viewing and completing transactions.
- > You can choose from a range of investment options managed by some of the best fund managers in the world.

Co-operators Life Insurance Company carries the highest standards of prudent financial management to protect clients' security and help them meet their future needs. With our stable and reliable track record in the financial industry, you can trust us to take good care of your employees' retirement savings.



The smart and simple way to invest for retirement.

As a leading retirement program provider, The Co-operators offers solutions to meet your group's needs, including group RRSPs and defined contribution pension plans.

For you, the plan sponsor

Group retirement plans are designed to make peoples' lives better, including those who administer and sponsor the plan.

Through our powerful yet simple online system, plan sponsors can:

- > Process remittances
- > Review plan activity statements and reports
- > Retrieve required forms
- > View member information

Your dedicated Client Services Representative is also available to:

- > Measure satisfaction with the plan
- > Discuss industry trends, governance guidelines and legislative changes
- > Suggest potential plan recommendations
- > Assist with plan sponsor governance activities

For your employees

It's important that employees understand their options so they can make informed financial decisions. For that reason we offer:

- > Personalized investment profiles that help employees match their investments to their preferences and stage of life
- > Customized enrolment packages
- > Implementation and ongoing education sessions
- > Annual statements
- > Convenient, secure online access to view account information and manage transactions
- > Interactive retirement planning calculators
- > Assistance with options at retirement

The investment options we offer.

How much risk can your employees take on? What diversification and liquidity do they require not only today, but also 20 years down the road? Because employees' investment and retirement planning needs are as individual as they are, we offer a wide range of options to suit their investment styles.

MB LifePlan™ Retirement Funds

One of Canada's largest and longest standing investment management firms, McLean Budden Limited has developed their LifePlan™ target-date funds.

The benefits:

- > A simple, one-step process for building a diversified portfolio
- > A diversified asset mix that matches investment time horizons
- > Experts who continually manage the investments and rebalance each asset mix quarterly
- > A gradual reduction in investment risk as employees approach their retirement date

The bottom line:

A Co-operators MB LifePlan™ Retirement Fund makes selecting the right investment easy. Employees choose the fund closest to their planned retirement date.

Heritage™ Portfolios

Five pre-packaged asset allocation portfolios have been created through expert analysis of fund combinations and expected returns.

The benefits:

- > A diversified asset mix that matches the investor's profile and risk tolerance level
- > Diversification between sectors, geographic locations and top fund managers
- > A stable asset mix that meets employees' current investment goals
- > The flexibility to switch to another portfolio as the investor's profile changes

The bottom line:

A Co-operators Heritage™ Portfolio makes sense for investors who want flexibility and an asset mix that matches each stage of life.



Investment Funds and Interest Rate Options for Do-it-Yourself Investors

For the ultimate in flexibility and choice, individual investment funds from different managers are available from Addenda Capital, BlackRock Inc., Fidelity Investments, Mawer Investment Management Ltd. and Phillips, Hager & North Investment Management Ltd. Employees can invest in one, three or five-year terms with a guaranteed interest rate option or a variable interest account that keeps pace with daily interest rates.

The benefits:

- > The freedom to build a diversified asset mix
- > Investment funds that provide diversification, professional management and liquidity
- > The flexibility for your employees to change investments as their investor profile changes

The bottom line:

Investment Funds and Interest Rate Options for Do-it-Yourself Investors are excellent choices for investors who feel comfortable doing their own hands-on planning.

The Investment Manager Team

BLACKROCK

BlackRock, Inc. ("BlackRock") is a leader in investment management, risk management and advisory services for institutional and retail clients worldwide. BlackRock offers products that span the risk spectrum to meet clients' needs, including active and index strategies across markets and asset classes. Products are offered in a variety of structures including separate accounts, mutual funds, iShares® (exchange-traded funds), and other pooled investment vehicles. Headquartered in New York City, the firm has over 8,500 employees in 24 countries.



Addenda Capital Inc. In 2008, Co-operators Investment Counselling Limited combined its activities with those of Addenda Capital Inc. and now operates under the Addenda Capital Inc. name. The Co-operators Group is the Firm's principal shareholder and owns 71%; the QFL Solidarity Fund owns 20%; and senior managers with the Firm own 9%. With its head office is at 800 René Lévesque Blvd. W., Suite 2750, Montreal, Quebec, additional offices are located at 1920 College Avenue, Regina, Saskatchewan; 130 Macdonell Street, Guelph, Ontario; and 36 Toronto Street, Suite 1150, Toronto, Ontario.



Fidelity Investments Canada ULC Founded in 1946, Fidelity Investments organization of Boston is now one of the world's largest providers of financial services. Fidelity has more than 1,000 portfolio managers, analysts, traders, and other investment professionals. Together, they manage over 400 Fidelity mutual

funds, while building local relationships in global markets through their worldwide network of research offices. Rapid access to information means they know the world's investment terrain.

Fidelity Investments is a registered trademark of FMR LLC. Fidelity True North® Fund is a registered trademark of Fidelity Investments Canada ULC.



Mawer Investment Management Ltd. Mawer, headquartered in Calgary, Alberta, was founded in 1974. Mawer manages investment portfolios for individuals, institutions and a family of eight no-load mutual funds through segregated and pooled approaches.



McLean Budden Ltd. McLean Budden is one of Canada's leading investment managers for retirement plans, with 70% of their assets under management invested on behalf of corporate and public pension funds. Since 1947, McLean Budden has attracted and retained clients by paying careful attention to individual client requirements while providing superior investment performance.



Phillips, Hager & North (PH&N) Phillips, Hager & North is one of Canada's oldest investment management firms, and has grown to be one of its largest. Stability and continuity have long been hallmarks of their investment process and corporate culture.

A homegrown leader

The Co-operators is a leading 100 % Canadian owned multi-product insurance company with agencies in over 600 locations across the country. Together we protect over one million Canadians with the same care and personal service that has made us a leader in the insurance and financial services sector for 65 years. Ask us about our complete line of insurance and investment products.

Through Co-operators Life Insurance Company, we provide retirement savings plans to a wide variety of plan members. Co-operators Life manages \$1.9 billion in funds to help Canadians reach their savings goals and meet their post-retirement needs.

For more information, please visit www.cooperators.ca/groupretirement.

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Investment products offered by Co-operators Life Insurance Company.

