

performers

A simplified plan for small businesses

Offering a group retirement and savings plan to your employees has never been easier

Why you should offer a group retirement plan

One of your most valuable assets is your employees. Offering a group retirement plan is an effective and economical way to attract, motivate and retain employees while helping them save for their retirement. However, it's not just about your employees. There are real benefits to your company when you offer a plan:

- Reduced business costs – Less employee turnover means less hiring and training.
- Contributions to a deferred profit sharing plan can, in some cases, reduce your payroll expenses.
- Create goodwill – Employees will appreciate your commitment to helping them save for retirement.
- You can plan for your own personal retirement.

Performers makes it possible

What many small business owners once considered beyond their reach, is now possible with *Performers*. It's designed specifically for small businesses like yours, and best of all there's no set-up fee or ongoing administration costs to your company.

- *Performers* works with your budget.
- It's easy to get started and to administer.
- Investments are professionally managed by world class investment managers.

There are two primary *Performers* plans: a group RRSP and a deferred profit sharing plan (DPSP). We also offer a group tax-free savings account (TFSA) to supplement either of the primary plans.

Did you know?

- A group retirement plan is an affordable option for businesses like yours.
- More Canadians are focusing on retirement.
- A growing number of employees prefer group retirement plans to individual plans.
- Quality people look for jobs that offer attractive compensation packages that include group retirement plans.
- Employees are less likely to leave for another employer who offers a plan.



Performers offers your employees many benefits

- Generally lower investment management fees than retail investment options
- An easy way to save – with convenient payroll deductions – and potentially reduced personal income tax
- Convenience of managing their savings online or by phone
- Access to a variety of tools, resources and information on how to achieve retirement and savings goals

Investments that suit your needs

Through Great-West Life you have access to two types of asset allocation fund solutions: *Continuum Target Risk* and *Continuum Target Date* asset allocation funds. Both offer plan members the expertise of professional investment managers, the power of diversification and the simplicity of a single fund. These funds are an excellent investment option for members who aren't interested in creating their own portfolios or managing and monitoring their investments on a regular basis.

On the other hand, some members may want to create their own portfolios. Instead of (or in addition to) asset allocation funds, members can choose from a guaranteed interest account with one-, three- and five-year terms and a daily interest account. *Performers* also includes a select group of 17 individual funds from a variety of investment managers for a complete range of investment options.

Simplified plan governance

While there are certain responsibilities that come with offering a group retirement plan, *Performers* is designed to simplify the process, and to help ensure your plan is always compliant with capital accumulation plan guidelines. We review all business practices and member touch points to ensure we comply with applicable privacy legislation as well.

Why Great-West Life?

The strength of Great-West Life and its subsidiaries creates a unique presence in the group retirement and savings plans marketplace.

- With more than \$48 billion* under administration, we represent a significant presence in the Canadian group retirement savings and pension industry.
- We administer more than 24,000* group capital accumulation plans in Canada and 1.3 million* plan member accounts.
- Our support for plan advisors, sponsors and members is unparalleled.

*As Dec 31, 2015



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Great-West Life
ASSURANCE  COMPANY

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