

Co Company

Making the *move* to LifeMade

Transition Guide

On [date TBD], LifeMade will become the new provider for your Group Retirement Program.

 Life**Made**

Welcome to LifeMade

Planning for a secure retirement is an important investment in your future. We are pleased to offer you an enhanced group retirement program provided by LifeMade.

LifeMade delivers reliable, trustworthy and forward-thinking solutions for your most significant financial decisions. With innovative services and support, you can successfully manage your savings to achieve the retirement lifestyle you desire.

Get ready for great services

Walking Retirement Program®(Walk)

This interactive, online planning tool will help you set a retirement income goal, create a plan to achieve it, and track your progress. Walk will use the information you provide to calculate an estimate of your annual retirement income.

Financial Security Assessment

After answering a few simple questions, this online resource will give you a personalized action plan to help you tackle your financial priorities, reduce your stress and take control of your finances.

LifeMade Mobile App

Keep track of your retirement savings, see where your money is invested, and view recent transactions and contributions.

LiveRight®

At no cost to you, a LifeMade LiveRight Advisor will help you evaluate your overall financial picture, offer recommendations to optimize your retirement savings, and guide you in choosing solutions that will help meet your personal financial goals.



LifeMade ensures the successful transfer of your retirement savings.



During the first week of TBD

- Your account will transfer to an account created for you at LifeMade.
- Your investments will be automatically transferred to comparable investments as outlined in the following table.
- Regular contributions you make to your program on or after [date TBD] will be redirected to your new LifeMade investments.

Fund		LifeMade Fund	Code	IMF%*
TBD	➤	TBD	TBD	TBD
TBD	➤	TBD	TBD	TBD
TBD	➤	TBD	TBD	TBD
TBD	➤	TBD	TBD	TBD
TBD	➤	TBD	TBD	TBD
TBD	➤	TBD	TBD	TBD
TBD	➤	TBD	TBD	TBD
TBD	➤	TBD	TBD	TBD
TBD	➤	TBD	TBD	TBD

*Investment Management Fee

To finalize your transition to LifeMade, complete these important steps.

Step 1: Set up your online account

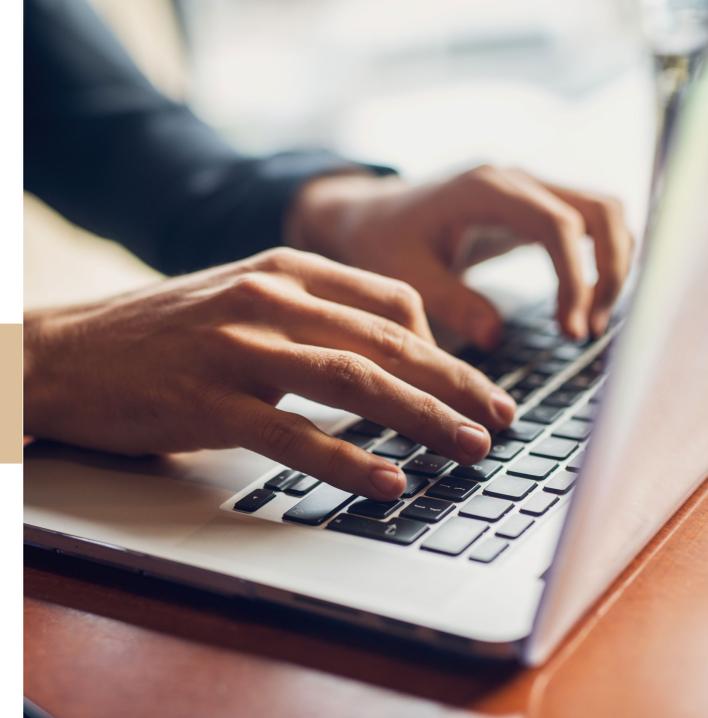
After receiving your welcome letter and opening statement from LifeMade, go to LifeMade.ca/GRA.

- Click Register Now and follow the instructions.
- You will need your Customer Number and the last three digits of your Social Insurance Number. You will also be asked to provide an email address and create a password.

Step 2: Check your account information

Your opening statement will contain the details of your LifeMade account. It is very important that you review these key items on your first statement to ensure your account is set up correctly.

- To change your personal information, sign in to your account at LifeMade.ca/GRA and under My Profile, select View My Member Information and click on Change at the bottom of the page.
- Under Your beneficiaries you will see the beneficiary information that was transferred to LifeMade. To update your beneficiary, sign in to your account and select Forms from the Quick Links menu, then choose the Change Form. Send the completed form to LifeMade at the address indicated.
- Your investments have been transferred to funds at LifeMade according to the chart provided in this guide. Refer to Your plan's investments on your statement for a complete list of investments available with LifeMade. Change your investments anytime online or over the phone. There are no fees to make changes to your investments.



Review your investments with a LifeMade LiveRight® Advisor

Advisors have the experience and expertise to recommend investment options that will help you meet your financial needs today and in the future.



Want to learn more about investing?

View the Investment Basics video series at LifeMade.ca/investmentbasics.



Key dates



TBD

Attend an enrollment session at your location. Watch for more details coming soon.



TBD

Deadline for any transactions or to make changes to your retirement account with.



TBD

Your Group Retirement Program moves to LifeMade.



TBD

A welcome letter from LifeMade will be mailed to your home address.



TBD

Access your LifeMade account information online.



TBD

Retirement assets transfer to LifeMade.



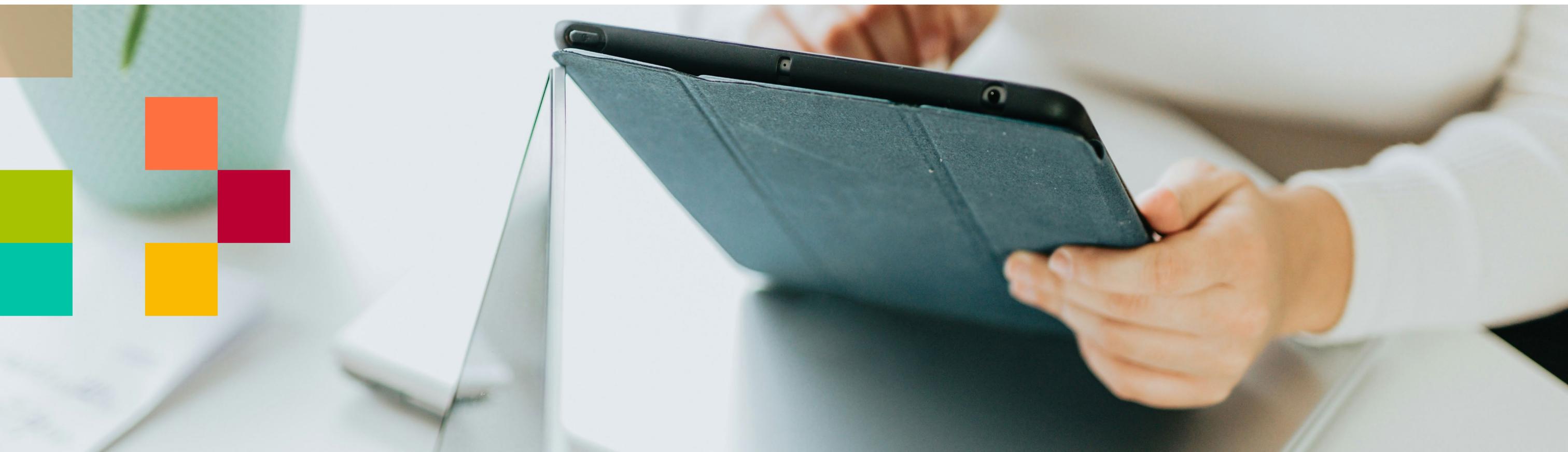
TBD

Your opening statement from LifeMade, verifying the asset transfer, will be mailed to your home address.



TBD

Deadline to enroll in your group retirement program.





Information, service and support



Manage and monitor your retirement account at LifeMade.ca/GRA.

Sign in to your account using your email and password to

- Check your account balance and view a summary of contributions,
- Transfer money between investments,
- View your personal rates of return for each individual investment and for your overall plan,
- Get detailed investment information, such as fund profiles, retirement planning tools, and much more.



Contact LifeMade

Call the Customer Service Centre toll-free at **1-888-727-7766**

- Bilingual Customer Service Representatives will answer account inquiries Monday to Friday, from 8 a.m. to 8 p.m. ET.
- Financial Education Specialists will answer investments and retirement planning questions Monday to Friday, from 9 a.m. to 5 p.m. ET.

Email gramail@LifeMade.com.



Contact LiveRight®

Book a meeting with one of our advisors at LifeMade.ca/groupsavings/talk-to-an-advisor.



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