



The Canadian Entertainment Industry Retirement Plan (CEIRP) is the Savings and Retirement plan for most IATSE Locals, Directors Guild of Canada (DGC), Entertainment Partners Canada, Actsafe Safety Association and the BC Council of Film Unions across the country.

Growing your savings for life after work makes sense.

And CEIRP makes saving easy.

No one should have to keep working past retirement age simply because they can't afford to stop.

That's why CEIRP was created.

And as a member of one of the many participating unions/guilds, CEIRP is an important part of your membership benefits.

The goal of CEIRP?

- Create an easy way to save and provide flexibility and choice for your savings needs and goals.
- Negotiate super-low fees to help you keep more of your money invested and earning over time.
- Provide education opportunities and communication to help you make good personal decisions about finances and savings.

How to enroll and start saving (*For members ONLY*)

1. **Joining is easy**
Just sign in with ID: **1286651** and password: **129Guest** at www.mycanadalifeatwork.com, click **Enrol** and follow the step-by-step guidance.
If you would prefer a paper application please contact your administrator below.
2. Make sure you read emails from CEIRP to keep up-to-date on news, useful account information and other financial tips to help you reach your goals.
3. Read about your retirement plan in the following pages.

To learn more, visit the ceirp.ca website to get info about:

- The participating union/guild groups who run the plan
- How the plan works and plan options
- Useful financial tips to make the most of your plan

Questions or need some help?

Please contact our National Plan Administrator
Melinda Davis at 416-362-2665 or toll free at 1-833-657-4567

The Canadian Entertainment Industry Retirement Plan (CEIRP) is administered by Canada Life Assurance Company. The plan consists of the Registered Retirement Savings Plan, the Non-Registered Savings Plan, the Tax-Free Savings Account and the Registered Retirement Income Fund. Canada Life offers a wide range of investment options including five Portfolio Funds, the Cadence Funds, a Socially Responsible Balanced Fund, a 5-Year Guaranteed Investment Fund and a Daily Interest Fund.

Grow your savings – for life after work



Your retirement guide

IATSE Local 129 / Group Plan #62724





INTERNATIONAL ALLIANCE OF THEATRICAL STAGE EMPLOYEES, MOVING PICTURE TECHNICIANS,
ARTISTS AND ALLIED CRAFTS OF THE UNITED STATES, ITS TERRITORIES AND CANADA

207 West 25th Street
4th Floor
New York, NY 10001
Tel: 212-730-1770
Fax: 212-730-7809

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INTERNATIONAL
PRESIDENT

JAMES B. WOOD
GENERAL SECRETARY-
TREASURER

MICHAEL BARNES
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To: All New Participants in CEIRP
Re: Welcome to the Canadian Entertainment Industry Retirement Plan

Congratulations on enrolling in the CEIRP. As the IATSE'S International President, I would like to welcome you and provide a bit of background on the plan and its origins. The inspiration for creating a national retirement plan arose when a member died on the job. He was older and had intended on retiring years earlier, but did not have the financial resources to do so; despite having worked a lifetime in a profitable industry. His story provided the impetus for the creation of a national plan for IATSE members, which grew to welcome other organizations and earned itself a new name in the process.

As a member of the IATSE, you are fortunate to have access to one of the leading retirement plans in the country. Thanks to the leadership of all those who were there at the outset, we are able to offer a plan that provides education, professional administration and extremely low management fees, which means that more of what you contribute stays in your account.

No one should have to keep working past retirement age simply because they can't afford to stop. All workers deserve the opportunity to retire with dignity and the CEIRP allows members of the IASTE to do so.

In Solidarity,

Matthew D. Loeb
International President

Dear Member,

Welcome to the **Canadian Entertainment Industry Retirement Plan (CEIRP)**, the entertainment industry's retirement savings plan of choice. Launched in 2004, CEIRP was established to provide the best possible financial services for our members and employees to plan for and maximize their retirement savings.

Your CEIRP Retirement Committee, which includes representation from the IATSE and the DGC, is committed to providing all participating Plan Members with meaningful investment choices and supporting education that will enable you to make sound financial decisions for your retirement. And, as the Plan grows, there will be increased buying power which will also enable the Retirement Committee to negotiate even lower fees on your behalf.

By participating in this Group Plan, your Union/Guild is giving you the means to accumulate sufficient assets to prepare you for a fulfilling and satisfactory retirement when you choose to do so.

To enrol in the Plan, please apply for both plans presented in Enrolment **express**:

- Registered Retirement Savings Plan (RRSP),
- Non-registered Savings Plan (NRSP).

Part of the online enrolment process is for you to set up an Access ID and password. This ID will allow you to leave the enrolment tool and revisit to complete your applications. Once you have applied for both the RRSP and NRSP, this ID will grant you access to your accounts at www.mycanadalifeatwork.com.

Retirement, and planning for it, looks different to each of us. The CEIRP plan along with the information and tools on www.mycanadalifeatwork.com and the CEIRP website at www.ceirp.ca can help you build your successful retirement strategy.

NATIONAL RETIREMENT COMMITTEE



Frank Haddad,
Chair

Important things you need to know about CEIRP...

CEIRP consists of two parts:

- a Registered Retirement Savings Plan (RRSP), and
- a Non-registered Savings Plan (NRSP).

If you are a member of more than one Union or Guild participating in this Plan, you are only required to enroll once, however, for administrative purposes you must designate a “Home” Division. This will ensure that your payroll contributions from all sources flow into your account. Be sure to discuss designation of a Home Division with your Group RSP Administrator. Contact information for your Group RSP Administrator is located on the back of this booklet.

RRSP

A RRSP is a tax-deferred savings plan that allows Members to make tax-deductible contributions within the limits set by the Canada Revenue Agency (CRA) up to the end of the year in which they turn 71.

Please note that the CRA limits the amount an individual can contribute to their RRSP each year. To find out your available deduction limit, refer to the most recent Notice of Assessment sent to you by CRA or go online to www.canada.ca. You could be penalized by the CRA if you over contribute. If you reach your allowable RRSP deduction limit you should notify your Administrator/Payroll, likewise when you wish to redirect your payroll contributions back into your RRSP.

Spousal accounts are permitted in the Plan. For more information, please contact your Group RSP Administrator.

If you wish to transfer over any other RRSP plans that you may have to your CEIRP plan, you will need to use the “Transfer authorization for registered investments” included in this booklet. Upon completing this form send it to the relinquishing institution. Make sure to inquire with your financial institution about their transfer fees and any costs you may incur in transferring your funds before sending it to them.

NRSP

Why would you ever need the NRSP? The NRSP may be used in the event that certain circumstances prevent you from contributing to an RRSP or for Member/Employee payroll deductions. This should be arranged with your Administrator/Payroll, as applicable. Contributions to the NRSP are not tax-deductible and investment earnings are taxable to the Member.

Lump-sum contributions are allowed at any time to your RRSP. However, if you wish to make a lump-sum contribution to the NRSP you must provide personal identification to an authorized agent of Canada Life or complete a separate identification package available at www.mycanadalifeatwork.com under the Forms section. This is required in order to comply with recent changes to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act.



WITHDRAWALS

One of the cornerstones of CEIRP is to limit the ability of Participating Members to withdraw Employer contributions. These restricted contributions will not be available to you until you:

- have terminated or resigned Membership in a Participating Union/Guild and have not, after 90 days, reinstated, become or remain a Member of a Participating Union/Guild,
- reach age 60, or
- become a permanent non-resident of Canada.

However, withdrawal of restricted RRSP funds will be permitted if you want to take advantage of the following federal government programs:

1. The Home Buyers Plan (HBP); and
2. The Lifelong Learning Plan (LLP)

Contributions from Member/Employee payroll deduction made to the RRSP and NRSP can be withdrawn at any time, as are funds transferred in from other financial institutions. Withholding tax will be deducted from amounts withdrawn from the RRSP.

The fee for any withdrawal out of the Plan from the RRSP is \$25. You are allowed one free withdrawal per annum from the NRSP and there is a \$50 fee for any subsequent withdrawals within the same calendar year.

STATEMENTS AND TAX RECEIPTS

Statements are mailed out by Canada Life twice a year (June 30 and December 31), for the Registered and Non-Registered Plans. These statements will show your account balance, current investment instructions, and contribution information. They will also show your personalized net rate of return.

Tax receipts for contributions to your RRSP will be mailed to you by Canada Life in January and March as applicable.

ADDITIONAL INFORMATION

Members enrolled in CEIRP also have the option of voluntarily investing in a Tax-Free Savings Account (TFSA). For more information, please contact your Administrator.

CEIRP allows members to seamlessly transition to a Registered Retirement Income Fund (RRIF), or 'payout' account and still enjoy the benefits of belonging to the group plan.

For more information visit www.ceirp.ca.

Your Plan Administrator is:

Melinda Davis
CEIRP
22 St. Joseph St.
Toronto, ON M4Y 1J9
416-362-2665
melinda@ceirp.ca

Transfer authorization for registered investments

PART 1 – CLIENT IDENTIFICATION

| | | | |
|--------------------------------|--------------------------------|-------------------------------------|-------------|
| Account/policyholder last name | | First name & initial(s) | |
| Address | | | Postal code |
| Social Insurance Number | Home telephone number () – | Alternate telephone number () – | |

PART 2 – RECEIVING INSTITUTION INFORMATION

| | | | |
|---|--|---|--|
| Receiving institution CANADA LIFE | Address: Canada Life, Group Retirement Services 255 Dufferin Avenue, T540, London ON N6A 4K1 | | |
| Name of employer/plan sponsor CANADIAN ENTERTAINMENT INDUSTRY RETIREMENT PLAN | Policy/plan number 62724 | Plan type <input type="checkbox"/> RRSP <input type="checkbox"/> Locked-in RRSP (LIRA) | |

PART 3 – CLIENT DIRECTION TO RELINQUISHING INSTITUTION

| | | |
|---|---|--------------------------------------|
| Relinquishing institution name | | |
| Address | | Postal code |
| Client account/policy number | Transfer <u>cash</u> value of (check one box only) <input type="checkbox"/> Full account/policy <input type="checkbox"/> Partial account/policy as indicated below or on attached list | |
| * Please refer to bold statement in Client authorization section below | | For use by relinquishing institution |
| Investment amount (\$) | Symbol and/or certificate/policy number | Delay transfer until (mm dd yyyy) |
| Investment description | | |
| Investment amount (\$) | Symbol and/or certificate/policy number | Delay transfer until (mm dd yyyy) |
| Investment description | | |

PART 4 – CLIENT AUTHORIZATION

I hereby request the transfer of my account and its investments as described above.
I have requested a transfer in cash. I authorize the liquidation of all or part of my investments and I agree to pay any applicable fees, charges or adjustments.

| | | |
|---|---|------|
| X | Signature of account/policyholder | Date |
| X | Signature of preferred or irrevocable beneficiary (if applicable) | Date |

PART 5 – ACCEPTANCE BY RECEIVING INSTITUTION

The receiving institution named above accepts the above request for transfer and, when the funds and an application for membership in the plan are received, will credit the annuitant or member under the plan or account number indicated

| | | |
|---|----------------------|--|
|  | | Sarah Hopkins, AVP, GRS Administration |
| Date | Authorized signature | Position or office |

PART 6 – FOR USE BY RELINQUISHING INSTITUTION ONLY

| | | | |
|--|--|---------------------------|---------------------|
| Registered type | <input type="checkbox"/> RPP <input type="checkbox"/> DPSP <input type="checkbox"/> RRSP (personal) <input type="checkbox"/> Locked-in RRSP (LIRA) | | |
| | <input type="checkbox"/> RRSP (spousal) – Spouse's name _____ Social Insurance Number _____ - _____ | | |
| Locked-in funds <input type="checkbox"/> No <input type="checkbox"/> Yes | Original owner <input type="checkbox"/> Yes <input type="checkbox"/> No (no means funds originate from a former or deceased spouse/common-law partner) | | |
| Locked-in amount \$ | Governing legislation | Sex-distinct amount \$ | Unisex amount \$ |
| Contact name | | | Telephone () |
| Authorized signature | Position | Date | |

How to complete a transfer authorization form

If you have questions or need help to complete the form, call **1-800-724-3402** to speak with a representative Monday to Friday between 8 a.m. and 8 p.m. ET. Additional transfer forms are available at grsaccess.com. Sign in, then go to Change your portfolio> Printable forms.

Before you begin your transfer authorization form, you'll need:

- Your social insurance number (SIN)
- Your policy/plan number (Look online at grsaccess.com, or on your plan member statement for your client policy/plan number.)
- Your latest statement from the financial institution holding the savings you wish to transfer. Depending on the financial institution, you may also be able to find the information online.

NOTE: If you're transferring your savings from a registered account that has a preferred or irrevocable beneficiary, that beneficiary will need to sign the form as well. To determine whether or not you have an irrevocable or preferred beneficiary, please contact the financial institution that currently holds your savings.

Part 1 – Your personal information

Ensure the personal information you enter here exactly matches the personal information on your group plan statement. For example, if you have used a middle name or a middle initial on your statement, include it here. It helps us make sure your savings are transferred to the correct person.

Part 2 – Information about your group plan

Provide the name of your employer/plan sponsor and your group policy/plan number. Then select the type of plan you are moving your savings into. The options are shown on the form:

- Registered pension plan
- RRSP
- Locked-in RRSP (LIRA)

Part 3 – Information about the financial institution which currently holds your savings

Provide the name and mailing address of the financial institution which now holds the savings to be transferred. Include details on your account or policy. You will find all this information on your statement or, depending on your financial institution, you may be able to find it online.

We recommend you ask the financial institution currently holding your savings if you'll be charged any transfer fees or deferred sales charges to transfer out of your current plan.

Part 4 – Sign and date

Sign and date the transfer form in this section.

If you are transferring a registered account with a preferred or irrevocable beneficiary, that person will also need to sign the form.

Part 5 – Canada Life completes this section

Part 6 – The financial institution that currently holds your savings will complete this section

When you've completed the form, deliver it to the financial institution which holds the savings you want to transfer.