



It's time!

Make a move for your financial future.

CORELOGIC



Take the express route to saving your money

1

Go to **mycanadalifeatwork.com** and sign in with the Guest access ID and password that corresponds to your CoreLogic division:

Employees of CoreLogic Solutions:

Access ID: 2142074

Password: CLSGuest

Employees of Symbility Solutions:

Access ID: 2101704

Password: SYMGuest

Employees of Prospects:

Access ID: 8718926

Password: he4WYGm9

Employees of Next Gear Solutions:

Access ID: 3958860

Password: INTGuest

2

Select **Enrol now**.

3

Complete the steps to join your group plan.



Go online for more information about your group plan

My Canada Life at Work gives you quick and easy access to your account, plus tools and resources to help you make the most of your money.

- **Secure.** Your personal information is safe.
- **Quick.** You can join in under 15 minutes.
- **Easy.** Enrolment express guides you through each step.



Need help? We're here for you

Call us at 1-800-724-3402, Monday to Friday between 8 a.m. and 8 p.m. ET. Your policy number is 66068 and your subgroup number is 01 – have these handy so we can help you faster.

Welcome to your group retirement and savings plan!

Congratulations! You can now join your group retirement and savings plan. Corelogic Solutions Canada, ULC set up this group plan to help you get ready for your future. It's a great addition to your benefits package and opens the door to reaching your financial goals.

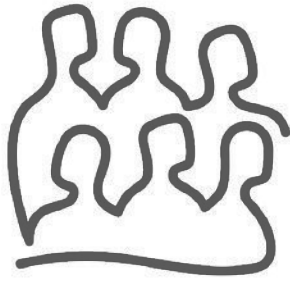
One of the best ways to get ready for your future is to plan for it. So what can you do today? Read through this guide to help you feel more prepared and confident to make your decisions. If you need more information, flip to the last page to see how you can learn more.

Let's get started! Follow the steps on the inside cover of this guide. This is your future. Go make it happen.

Want to dive
right in?

If you're ready to join your group plan now, follow the steps on the inside cover of this guide to get started. That's it!





What's in it for you? (A lot.)

You're busy living life and working hard for your money, so what can your money do for you? You can find out – and get the benefits both now and later by joining your group plan.



Pay yourself first. Payroll contributions are automatically invested in your group plan. It's easy because you don't have to do anything!



Tax benefits. Like immediate tax refunds? Contributions to your RRSP can be deposited into your group plan before income tax is calculated, so you pay less upfront tax. This means more money for you.



'Free money' from Corelogic Solutions Canada, ULC. Every time you make a contribution, so does Corelogic Solutions Canada, ULC. Not taking advantage of this perk is like having a cheque you don't bother cashing. Really.



Low fees. Group plan fees work kind of like a multi-deal at the grocery store – when you buy a lot of one thing, the unit cost is lower than if you only bought one. In a group plan, member contributions are pooled together and investments are bought in bulk – keeping fees low so your money can grow. Buying power – it's your group plan's superpower.



Combine your savings. Low fees and the beauty of compounding (when the money your investments earn gets reinvested to grow even more!) shouldn't be limited to money in your group plan. Transfer your other savings to your group plan so they can benefit, too! It's easier to keep an eye on your financial goals when everything is in one place.

You can join these plans. To learn more about these plans, go to smartpathnow.com.

- **Registered retirement savings plan (RRSP):** A way for you to save money for retirement with some great tax benefits. Your spouse or common-law partner can also join the plan.
- **Tax-free savings account (TFSA):** This is a way for you to save and grow your money tax-free. You can also take your money out without paying taxes on it. Your spouse or common-law partner can also become a member of the plan.





Answers to your questions



Joining

When can you join?

RRSP

After three months of employment

TFSA

After three months of employment

Can your spouse/common-law partner join?

RRSP

Yes

TFSA

Yes



Contributing

Do you have to contribute?

RRSP

Yes, if you wish to receive any employer match

TFSA

No

Contributing



How much can you contribute?

RRSP

You may contribute any amount up to the Canada Revenue Agency limit

TFSA

You may contribute any amount up to the Canada Revenue Agency limit

How can you make additional contributions?

RRSP

Through payroll contributions and online banking

TFSA

Through payroll contributions and online banking

What does your employer contribute?

RRSP

Your employer matches 1/2 of the first 6% that you contribute, up to a maximum match of 3% of earnings

TFSA

Your employer doesn't contribute to this plan

Can you transfer your other savings into the plan?

RRSP

Yes. Call 1-800-724-3402 to find out how to do this

TFSA

Yes. Call 1-800-724-3402 to find out how to do this

What are my withdrawal rules?

RRSP

No withdrawals from employer contributions

TFSA

You can withdraw anytime

What happens if you don't make an investment choice?

RRSP

Your contributions will be invested in the BlackRock LifePath fund that matures closest to the year in which you turn 65 years of age

TFSA

Your contributions will be invested in the BlackRock LifePath fund that matures closest to the year in which you turn 65 years of age



This is a summary of your group plan as of January-1-2023. Find the complete details in the official plan documents, which you can request from Corelogic Solutions Canada, ULC. In case of errors or conflict in wording with this section, the official plan documents will apply. You can also call us at 1-800-724-3402 for more information.

It's your responsibility to inform yourself about the plan and your rights under it, using tools provided both by your plan administrator and by Canada Life. You also have the right to request a paper statement of your account, a copy of your application for membership and any other documentation to which you are entitled to receive under the applicable legislation. Some of these rights are also available to your plan beneficiary or another claimant.

Notes

Notes

[illegible]

Your questions have met their match

See how we can help.



Call us

If you have questions about your group plan, call this number. We have a team ready to help.

Contact 1-800-724-3402

**Monday to Friday between
8 a.m. and 8 p.m. ET**



Manage your group plan with My Canada Life at Work

This is the place to go to check your account balance, learn about your investment options and manage your group plan.

mycanadalifeatwork.com



Learn more with the smartPATH education program

Check out some tools and resources to help you understand retirement planning, saving, investing and more. There are videos, calculators and articles– all broken into different stages of your savings journey.

smartpathnow.com

See what else Canada Life offers

Learn about extra ways to save your money, how you can help protect you and your family and more.

canadalife.com