

Enroll smart. Save smart. Retire smart. Join the ELCIC group tax-free savings account plan (TFSA) or the group registered retirement savings plan (RRSP) online and maximize a great savings opportunity.

A group TFSA or RRSP is another great way to help you save for your financial goals and supplement your savings in addition to your pension plan. Our service provider for these programs is Great-West Life.

A group TFSA is a flexible investment savings plan that can be a short-term or long-term savings program depending on what you want to save for. Contributions are not tax-sheltered, but the investment income is. Canada Revenue Agency (CRA) has set annual contribution limits. [link to table on GSI website]

A group RRSP is a long-term savings program meant to provide income for you when you retire. Your contributions and investment income are tax-sheltered until you withdraw them. The CRA contribution limit for 2019 is 18% of your previous year's earnings less your pension adjustment (your previous year's contributions); check your notice of assessment for your carry forward amount. Your pension plan contributions plus your RRSP contributions cannot exceed the CRA maximum.

With either plan, you can contribute using online banking or by lump sum. Attached is a document to help you set up online banking to make contributing effortless for you. If you want to make a lump sum contribution or consolidate other savings into your plans, visit www.formsfor saving.com to get started.

Joining the TFSA and/or RRSP is quick, secure and convenient. [Sign in to *GRS Access*](#) with Access ID **SG90ELcic** and password **38382signUP**, and then click on **Enrol** to get started. The tool will guide you through the enrolment steps.

After you join, you'll have your own ID and password for easy online access to your account, investment information, plus a variety of educational tools and resources.

[Watch this short video](#) to see how easy it is to start saving.

Need help?

Call Great-West Life's *Access Line* at 1-800-724-3402, Monday to Friday 8 a.m. to 8 p.m. ET.

Supported browsers

Enrolment express supports Microsoft Internet Explorer, Google Chrome and Mozilla Firefox. Use the most current version of one of these browsers to maximize your experience and to ensure the most secure browsing experience.

If you have questions or would like to discuss your retirement or savings goals, you may contact James Ralko at Eckler Ltd, phone (204) 988-1581, toll-free 1-877-988-1581 or by email jralko@eckler.ca.