



AGF INVESTMENTS

AGF Group Savings Program

Easy as 1, 2, 3 –
Employee Guide



What are you doing after work?®

Why join your company savings program

Everyday concerns, such as mortgage payments and household bills, can make saving for the future difficult. A company savings program can help you save for a specific goal, such as retirement or your children’s education. Your company has set up a group savings program that will help you to save for your future goals. A group savings program is basically a collection of individual investment accounts administered by the sponsor (your Company) on behalf of the contributors (the employees). Your company will arrange for your contributions to be deducted from your payroll, making it easy and convenient to save.

Here are the top six reasons to join your Company’s program:

- 1. Convenience** – For as little as \$25 a month, you can save for your future through a disciplined, systematic program. When you participate in a Group Account, you contribute regularly to the program through automatic contributions from your paycheque.
- 2. Tax savings** – Contributions to a Group RRSP account are tax-deductible and assets in a registered plan (RRSP, RESP, TFSA) grow tax-sheltered.
- 3. Low cost** – No set-up fee. No administration fee. No trustee fee. No termination fee. Just the regular fees for the purchase and management of your investments. For more information, please contact your Financial Advisor.
- 4. A customized program** – Together with the Financial Advisor assigned to your program, you can design a personal investment plan to suit your risk tolerance, time horizon and investment objectives.
- 5. Professional investment advice** – Gain peace of mind through the services of a dedicated investment professional who is focused on your long-term objectives.
- 6. Access to the investment expertise of AGF Investments Inc.** – One of the largest and oldest independent investment management firms in Canada.

Overview of roles and responsibilities

FINANCIAL ADVISOR	EMPLOYER	EMPLOYEE
<ul style="list-style-type: none"> › Providing investment advice to the employees › Carrying out periodic reviews to ensure the employees’ investments remain suitable › Educating employees on the basics of investing and retirement planning 	<ul style="list-style-type: none"> › Deducting and remitting the appropriate amounts from payroll for deposit into the Group Accounts › Ensuring that any employer contributions are recorded on the employee’s T4 	<ul style="list-style-type: none"> › Disclosing relevant information, thereby enabling the Financial Advisor to provide appropriate investment advice › Informing the Financial Advisor of any changes in circumstances or goals › Staying informed

This guide will help you maximize your company's saving program by:

- › Mapping out the steps involved in putting together a personal investment plan and how your Financial Advisor can help you every step of the way
- › Explaining the key account types you'll likely encounter

We encourage you to take some time to review the information in this guide and on our website at AGF.com. The time you invest now is an investment in your financial future.

Checklist

STEP 1 – Determine your goals

Before your first meeting with your Financial Advisor:

- Confirm what information you should bring
- Consider your financial priorities – both present and future

STEP 2 – Make a plan

With the help of your Financial Advisor:

- Put together a personal investment plan that will enable you to meet your investment goals
- Learn about the different program options offered by your company (e.g., RRSP, RESP, TFSA, Non-registered Savings Account)
- Determine which investment products are best suited to your risk tolerance and timeline
- Decide if you want to transfer your other registered savings to your group account

STEP 3 – Participate in your company program

REVIEW YOUR COMPANY PROGRAM

- Investment options
- Frequency of contributions
- Company contributions (e.g., holiday bonus)

OPEN YOUR ACCOUNT

With the help of your Financial Advisor:

- Determine the amount to contribute each pay period
- Complete the appropriate investment form(s), including a transfer form if required
- Determine your beneficiary (or beneficiaries)

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STEP 1 – Determine your goals

The first step in a successful financial plan is to determine your priorities and goals. Your Financial Advisor can help you to do just that.

Benefits of working with a Financial Advisor

Your Financial Advisor is a trained investment professional who will:

- › Help you establish your financial goals and determine your risk tolerance.
- › Work with you and can make a number of recommendations, including which investments are appropriate for you.
- › Conduct periodic reviews with you to assess your goals and whether any changes need to be made to your investments in order to better meet these goals.
- › Provide you with information about the investment options that are available through your Company program as well as appropriate tools to assist you in making investment decisions.

Top 20 reasons to use an advisor



Did you know that individuals who work with a financial advisor have a net worth 4.2 times higher than those who go it alone?

Download a PDF of this brochure at AGF.com/Group.



STEP 2 – Make a plan

With the help of your Financial Advisor, you will put together a personal investment plan that will enable you to meet both your investment and retirement goals – and link your financial plan with your life priorities.

Based on the information that you provided, your Financial Advisor will develop a personal investment plan to help achieve your investment and savings goals.

Depending on your needs, your Financial Advisor may recommend one or more of the following investment vehicles – some of which may be part of your Company's program:

- › **Group RRSP** – a Registered Retirement Saving Plan in your name
- › **Spousal RRSP** – a Registered Retirement Saving Plan that you contribute to in your spouse's name
- › **Locked-In Retirement Account (LIRA)** – this is for employees transferring into a Group RRSP from a pension plan. You cannot contribute additional money to a LIRA
- › **Group RESP** – a Registered Education Savings Plan that you contribute to (could be for yourself, your spouse or your children)
- › **Group TFSA** – a Tax-Free Savings Account that you can use to accumulate tax-sheltered gain for any goal, such as a vacation, house, new car
- › **Group Non-registered Savings Account** – also known as cash accounts, this is similar to a TFSA, but because it's not registered, the money in the account does not grow tax-free

To learn more about each type of account, visit AGF.com or contact your Financial Advisor.

Learning about the investment options available

Discuss your investment options with your Financial Advisor, who can:

- › Provide information such as the investment objectives, strategies, investment portfolio, risks and information about the investment management company responsible for managing the investment portfolio
- › Disclose the fees that may be charged, including management fees and operating expenses

What you can also find on AGF.com

The AGF website is continuously updated with:

- › Monthly fund profiles including fund performance, top 10 holdings and sector allocation
- › Quarterly portfolio manager commentary
- › Videos that include discussions on process and the markets

The website also provides an education centre that provides:

- › Information on the different types of investments and registered plans available
- › Tools including a Retirement Planning calculator. These tools can help you determine how much money you need to invest and the rate that money needs to grow in order for you to meet your goal

Please contact your Financial Advisor to discuss any questions you may have regarding your investment selections.



STEP 3 – Participate in your company program

Your Financial Advisor is committed to helping you set up your account and deciding on the best investment strategy.

Review your company program

Begin by reviewing the details of your company's saving program.

These will typically include:

- › Investment options
- › Frequency of contributions
- › Company contributions (e.g., holiday bonus)

Opening an account

The process differs slightly depending on the type of account that you're opening. What remains constant though is that your Financial Advisor will guide you through and help you to determine the most appropriate investments for your risk tolerance and investment goals.

Once you have completed and returned the form(s), the changes will be implemented. Please confirm with your HR department when the money will begin to be deducted from your paycheque.

TYPE OF ACCOUNT	WHICH FORM?	WHICH SECTIONS?
Registered Retirement Savings Plan (RRSP)	Investment Application form	Sections 1, 2A, 2B, 3A, 4, 8
Spousal Registered Retirement Savings Plan (RRSP)	Investment Application form	Sections 1, 2A, 2B, 3A, 4, 8
Locked-In Retirement Account (LIRA)	Transfer Authorization for Registered Investments form Investment Application form	Sections A, B, C, D Sections 1, 2A, 2B, 3A, 4, 8
Registered Education Savings Plan (RESP)	RESP Application form	All sections
Tax-Free Savings Account (TFSA)	TFSA Application form	All sections
Non-registered Savings Account	Investment Application form	Sections 1, 2A, 2B, 3A, 8

Contact info

Your Financial Advisor

Please contact your Financial Advisor if you have specific questions about:

- › which investment options are available through your Company program
- › making informed investment decisions

Online account access

Access your account(s) online 24 hours per day 7 days per week by going to [AGF.com](https://www.agf.com) and selecting

“My Account” – where you can view:

- › Your account details and statements
- › The value and holdings of your account(s)
- › A breakdown of your asset mix

You can also:

- › Obtain a transaction summary
- › Duplicate a contribution tax receipt

To register for your Access ID and password, you'll need your member Account Number (found in the Welcome Letter or the top right corner of your Statement of Account) and your date of birth.

AGF Group Services is available to assist you. If you have any questions, please contact them at 1-800-268-8583.

**For more information, contact your Financial Advisor
or AGF Client Services.**

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What are you doing after work?®

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VANCOUVER CALGARY SASKATOON WINNIPEG TORONTO OTTAWA MONTREAL HALIFAX DUBLIN LONDON SINGAPORE HONG KONG BEIJING

While every effort has been made to ensure the accuracy of this booklet, your rights and benefits are governed by the terms of:

- your Company's program
- the declaration of trust of the registered plan
- the enrollment forms you sign when enrolling in the program
- any employment contract involving you that deals with this program

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of return are the historical annual compounded total returns including changes in share and/or unit value and reinvestment of all dividends and/or distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated.

The information contained in this material is designed to provide you with general information related to investment alternatives and strategies and is not intended to be comprehensive investment advice applicable to the circumstances of the individual. We strongly recommend you to consult with a financial advisor prior to making any investment decisions.

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