



## Achieve your Financial Goals!

Great-West Life is pleased to welcome you to your PetSmart group retirement plan. Once enrolled, you'll have access to superior tools and the *smartPATH* education program to help you achieve your financial goals.

Please take some time to review this notice and start planning today!

### When am I eligible to join?

**RRSP:** Following 2 months of employment.

**DPSP:** Following 2 months of employment.

### How much can I contribute?

You can contribute up to your CRA Limits. PetSmart will match your contributions up to 4% of your earnings. You are responsible for monitoring your CRA Limits.

### What will PetSmart contribute?

PetSmart will match your contributions up to 4% of your earnings.

### What investments are available to me?

You have a wide array of investment options available to you. Reference the following list for your available investment options.

#### Target Date Funds

Fidelity ClearPath 2020	Fidelity ClearPath 2025
Fidelity ClearPath 2030	Fidelity ClearPath 2035
Fidelity ClearPath 2040	Fidelity ClearPath 2045
Fidelity ClearPath 2050	Fidelity ClearPath 2055
Fidelity ClearPath 2060	

#### Cash and Equivalent

Portico Money Market	Daily Interest Account
1 Year CIA	2 Year CIA
3 Year CIA	4 Year CIA
5 Year CIA	

#### Variable Investments

TDAM Balanced Index	TDAM US Equity Index
TDAM Int'l Equity Index	GWL Real Estate Fund
Beutel Goodman Bond Fund	
Fidelity Canadian Systematic Equity Trust	

## How to Enrol in both plans:

### Step 1:

Visit our secure website, [www.grsaccess.com](http://www.grsaccess.com), and use the following *Guest Access* ID and password:

Access ID :	PetSmart
Password :	RRSPDPSP123

### Step 2:

Follow the step by step procedure to input your information.

<b>Quick Questions</b>	Tell us about yourself and have your social insurance number (SIN) handy
<b>Pick a plan</b>	Enrol in the RRSP first and then enrol in the DPSP
<b>Contributions</b>	Read the description to see how contributions are set up for your plan and indicate your deduction value.
<b>Invest</b>	Ensure you make an investment selection(s), otherwise your contributions will be directed to the Fidelity ClearPath fund with a target date that is closet to your 65 <sup>th</sup> birthday
<b>Beneficiary</b>	Name a beneficiary to ensure the proceeds of your plan go to where you want in the event of your death
<b>Check the details</b>	Review and make any changes before you submit
<b>Submit and Save</b>	Select submit to send in your application. You can also save a PDF summary
<b>Enrol in the next plan</b>	You must enrol in the RRSP and DPSP. <b>Ensure you enrol in both plans</b>

### Step 3:

Monitor your plan and if you have any questions or concerns, contact Great-West Life's *Access Line*, Monday to Friday between 8 a.m. and 8 p.m. ET at 1-800-724-3402.