



Achieve your Financial Goals!

Canada 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, 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.

Quick Questions	Tell us about yourself and have your social insurance number (SIN) handy
Pick a plan	Enrol in the RRSP first and then enrol in the DPSP
Contributions	Read the description to see how contributions are set up for your plan and indicate your deduction value.
Invest	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 th birthday
Beneficiary	Name a beneficiary to ensure the proceeds of your plan go to where you want in the event of your death
Check the details	Review and make any changes before you submit
Submit and Save	Select submit to send in your application. You can also save a PDF summary
Enrol in the next plan	You must enrol in the RRSP and DPSP. Ensure you enrol in both plans

Step 3:

Monitor your plan and if you have any questions or concerns, contact Canada Life, Monday to Friday between 8 a.m. and 8 p.m. ET at 1-800-724-3402.

