

Your investment options

Many decisions have an impact on your life. Choosing the right investment options is important for your future. It's one of the first steps toward achieving your financial goals.

Here's an overview of the investment options offered through your group retirement and savings plan.

▶ Your plan's default fund(s)

If you don't make any investment selections, your savings will be invested in a default target date fund. This target date fund will be based on your age at enrolment and the normal retirement age of the plan (determined by your plan sponsor). This option may not be right for you, so take the time to choose funds that best suit your needs.

▶ Investments offered in your plan

Your plan sponsor has carefully selected investment choices that best suit your plan. Your plan offers the following fund(s). Use the *Investment personality questionnaire* as a guide to select investments that best suit your goals. Get more information about the *Investment personality questionnaire* on *GRS Access* at www.grsaccess.com or refer to *Your retirement guide*.

Asset allocation funds



ClearPath Income Fund (Fidelity)	CPIF	ClearPath 2010 Fund (Fidelity)	CP10
ClearPath 2015 Fund (Fidelity)	CP15	ClearPath 2020 Fund (Fidelity)	CP20
ClearPath 2025 Fund (Fidelity)	CP25	ClearPath 2030 Fund (Fidelity)	CP30
ClearPath 2035 Fund (Fidelity)	CP35	ClearPath 2040 Fund (Fidelity)	CP40
ClearPath 2045 Fund (Fidelity)	CP45		



Balanced funds



Balanced Index Fund (TDAM)	S080	
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Canadian equity funds



Canadian Systematic Equity Trust Fund (Fidelity)	CSEF	
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Cash and equivalent funds



Money Market Fund (Portico)	LLMON	1 Yr Compound Interest Acct	C1
2 Yr Compound Interest Acct	C12	3 Yr Compound Interest Acct	C13
4 Yr Compound Interest Acct	C14	5 Yr Compound Interest Acct	C15
Daily Interest Acct	DIA		

Fixed income funds



Bond Fund (Beutel, Goodman)	LBOBG	
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Foreign equity funds



U.S. Equity Index Fund (TDAM)	LUSET	International Equity Index Fund (TDAM)	LIEIT
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Special equity funds



Real Estate Fund (GWLRA)	LREG	
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