UNIFOR
NABET 700-M
Ontario Film, Television & New Media Technicians

RETIREMENT SAVINGS PLAN OVERVIEW

Registered Retirement Savings Plan (RRSP), Policy # 57161002 - The purpose of the Plan is to provide Members & Permits working under a NABET 700-M UNIFOR Collective Agreement an opportunity to participate in the Plan by required payroll deductions with the added incentive of a Producer match in contributions to the Plan.
Tax Free Savings Account (TFSA), Policy #41001002 for those incorporated Members & Permits with lower taxable income causing an over-contribution for income tax purposes. Proof will be required by providing your Plan Administrator with a current Notice of Assessment indicating little or no RRSP room available and will be required to be updated annually.
Non Registered Savings Plan (NREG), Policy #40001002 for those Members & Permits whom are ineligible to participate in a RRSP due to age restrictions.

	HIGHLIGHTS	
Plan Membership	• All Members in Good Standing • Permits whom are not Members of NABET 700 UNIFOR but are permitted to work pursuant to a Collective Agreement	
Plan Eligibility	• Members or Permits whom have had payroll deductions under the terms of a NABET 700-M UNIFOR Collective Agreement must join the Plan immediately • Permits are eligible to join once employed under the terms of a NABET 700-M UNIFOR Collective Agreement where contribution has been made on behalf of the Permit	
Vesting	• Immediate	
Contributions **Plan Member** **Contributions** **Producer Match**	• Required to receive producer match • Percentage of Earnings received under a NABET 700-M UNIFOR contract as per Collective Agreement • Payroll deduction • You may transfer RRSP's in • Additional Voluntary Contributions through payroll or on a lump sum basis • Spousal Contributions are allowed • Contribution maximum as prescribed in the Income Tax Act • A percentage of gross compensation as specified in the NABET 700-M UNIFOR Collective Agreement	
Interfund Transfers	• First four transfers are free per year, thereafter a $25 transfer fee will be (Manulife charge) deducted from transfer amount for paper transactions.	
Withdrawals **Plan Member Withdrawals** **Financial Hardship Withdrawals**	• Plan Member may withdraw the Plan Member portion of their account once per calendar year; an administration service fee of $100 will be charged by Manulife Financial and applicable withholding taxes will be deducted. ***Please call Manulife Financial directly at 1 (888) 767-7766; you will need your group policy no. and customer number to speak with a Client Services Representative.*** • Additional Plan Member and the Producer portion is restricted unless Plan Member has terminated, retired, becomes disabled or deceased, Life Long Learning Program or Homebuyers Withdrawal Program or experiencing financial hardship. • Financial Hardship is defined as risk of eviction from rented or owned home, requirement to secure a rental residence, medical treatment, residential renovations to accommodate special needs, and no income due to lack of work. Approval of plan administrator required and administration service fee and withholding taxes apply. ***Please call your Plan Administrator directly at (905) 837-2600.***	
Terminations	• If Plan Member is no longer affiliated with NABET 700 CEP your account will be terminated.	
Administration Service Fee	• ***An Administration Service Fee of $100, will be charged by Manulife Financial for ALL withdrawals and at termination as of January 2007.***	
Investment Default	• E & P Money Market	
Investment Fund Choices **RRSP**	Please contact your Plan Administrator for assistance and/or investment advice; or email any of the following at (905) 837-2600: Geoff Campbell, geoff@matheisteam.com Doug Lagasse, doug@matheisteam.com Harry Matheis, harry@matheisteam.com Mary-Anne Rogers, mary-anne@matheisteam.com	**Wide Range of Investment Options** Asset Allocation, Retirement Date Funds and Index Funds American Stock Funds, Balanced Funds Bond Funds, Canadian Equity Funds Equity Growth Funds, Fixed Income Funds Short Term Securities, International Equity Funds International Bond Funds
It is easy to plan, track and manage your retirement savings	Call Manulife Financial at 1 (888) 727-7766 Website: www.manulife.ca/GRO, Email: gromail@manulife.com	

In the event of a discrepancy, the Contract will prevail.