PLAN MEMBER ONLINE ACCOUNT GUIDE

GROUP RETIREMENT PLANS FROM THE CO-OPERATORS

If you have any questions about this guide or your retirement plan, please contact a Customer Service Representative at 1-866-469-2643 from Monday to Friday between the hours of 8 a.m. and 8 p.m. EST.

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INFORMATION AT YOUR CONVENIENCE!

Accessing your Retirement Plan through a secure internet site means that you can take a much more active role in monitoring your investments and planning for your retirement! With your secure User ID and password, you can assess the site at any time through an internet connection.

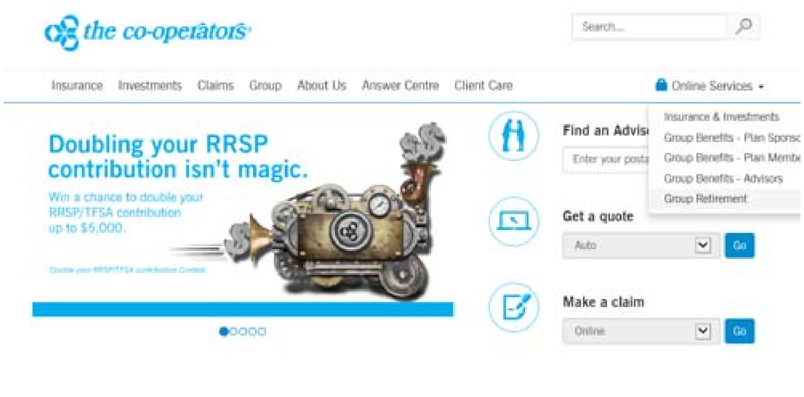
LOGGING ON

Step 1

In the space near the top of your internet screen, type in the web address:

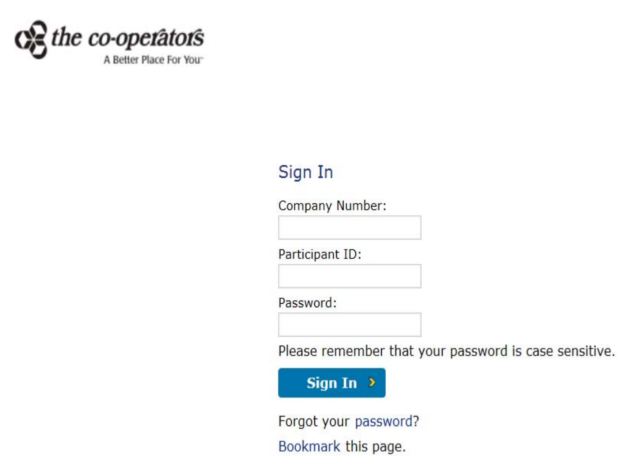
www.cooperators.ca

Next, place your cursor on **Online Services** and click on **Group Retirement**.

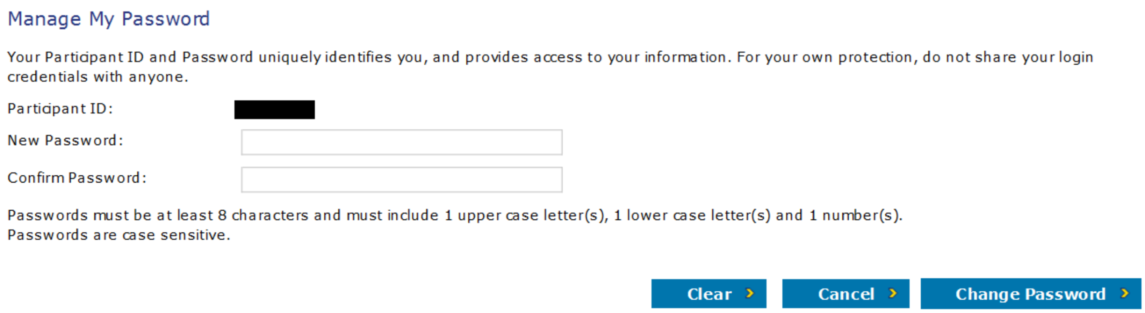


Step 2

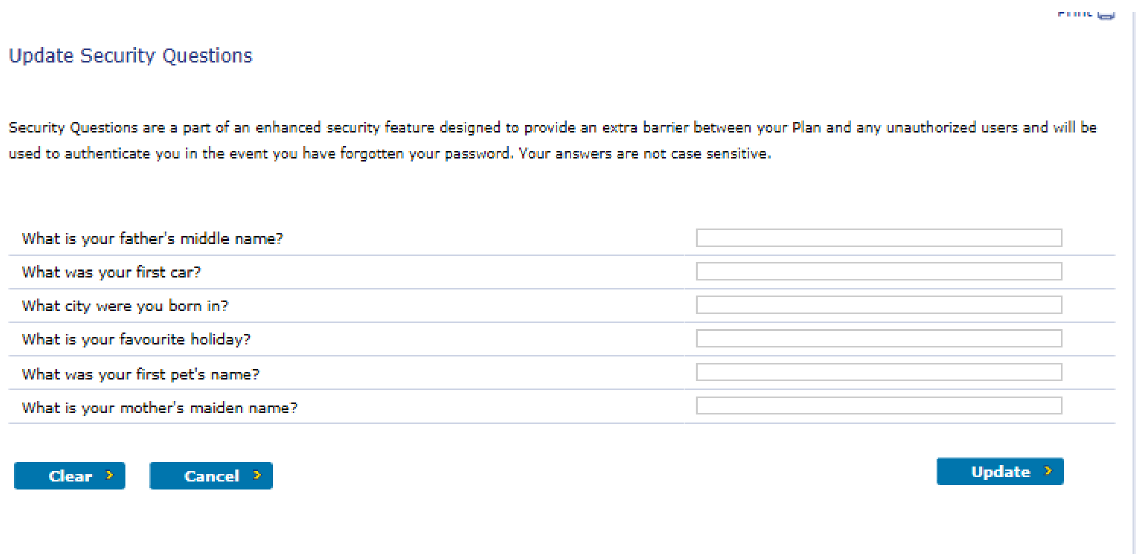
Enter your **Company Number, Participant ID, and Password.**



If this is your **FIRST TIME** accessing the system, you will be prompted to change your password immediately.



You will be required to answer security questions and agree to the Terms of Use in order in continue.



THE MAIN MENU

The Main Menu is your starting point for accessing information in your retirement plan.

From this page you can click on:

View My Plan:

- View Account Balance
- Transaction History;
- Statements

Manage My Assets:

- View Investment Details
- Enter Transactions
- View Pending Transactions

Manage My Personal Information

- View or Update Personal Information

Manage My Sign In Profile

- Update Password or Security Information

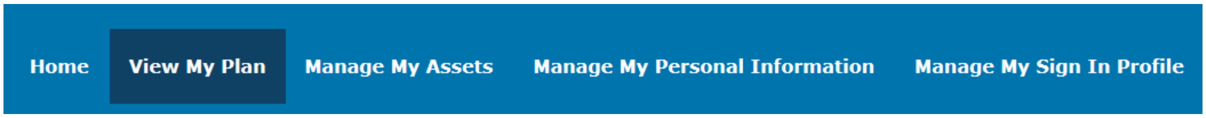
Forms and Documents

- View or Print Your Forms or Plan Documentation

VIEW MY PLAN

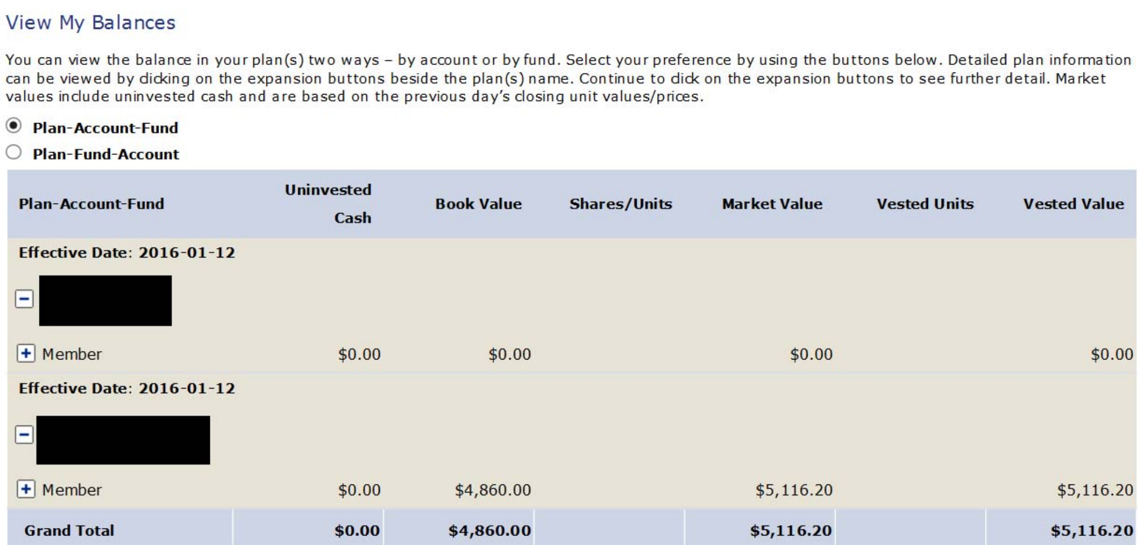
When you click on View My Plan from the Main Menu, the following screen will appear. You can click on the View My Plan title and you will have the choice of viewing:

- Balances
- Statements



VIEW MY PLAN
BALANCES

Here you can view the balance in your plan two ways: **By Account** <u>or</u> **By Fund**


View My Balances

You can view the balance in your plan(s) two ways – by account or by fund. Select your preference by using the buttons below. Detailed plan information can be viewed by dicking on the expansion buttons beside the plan(s) name. Continue to dick on the expansion buttons to see further detail. Market values indude uninvested cash and are based on the previous day's closing unit values/prices.

- (selected) Plan-Account-Fund
- Plan-Fund-Account

Plan-Account-Fund	Uninvested Cash	Book Value	Shares/Units	Market Value	Vested Units	Vested Value
Effective Date: 2016-01-12						
[redacted]						
Member	$0.00	$0.00		$0.00		$0.00
Effective Date: 2016-01-12						
[redacted]						
Member	$0.00	$4,860.00		$5,116.20		$5,116.20
Grand Total	**$0.00**	**$4,860.00**		**$5,116.20**		**$5,116.20**

VIEW MY PLAN
STATEMENTS

This section allows you to view **Your Transaction Statements** <u>and</u> **Your Tax Receipts**

MANAGE MY ASSETS

When you click on Manage My Assets from the Main Menu, you can choose:

- **View or Edit My Asset Information**
  (5 SUBHEADINGS LISTED IN THIS SECTION ARE EXPLAINED BELOW)
- **View or Cancel My Pending Transactions**

MANAGE MY ASSETS

VIEW OR EDIT MY ASSET INFORMATION

VIEW OR EDIT INVESTMENT ELECTIONS

View how your contributions are distributed among the Plans, Account and Funds available. You can also update your investment choices for the selected plan and account.

View or Edit Investment Elections

View how your **contributions** are distributed among the Plans, Accounts and Funds available to you.
Update your investment elections for the selected plan and account. Investment elections must total 100%.

Update ›

Plan	Account	Fund	Investment Election Percentage
[redacted]			
	Employer		
		Variable Rate Option	100.00%
	Member		
		Variable Rate Option	100.00%
	Voluntary		
		Variable Rate Option	100.00%
[redacted]			
	Employer		
		Co-operators Canadian Fixed Income Fund	100.00%
	Member		
		Co-operators Canadian Fixed Income Fund	100.00%
	Transfer - Not Locked In		
		Co-operators Canadian Fixed Income Fund	100.00%
	Locked In		
		Co-operators Canadian Fixed Income Fund	100.00%

CURRENT ASSET FUND TRANSFER

This section is where you can transfer your assets from one fund to another. Refer to the details in screen shot below for instructions.

Current Asset Fund Transfer

Step: 1 of 3
Please select your Plan and Account and identify the investment Fund as indicated below. Transfer requests will be processed on your next transaction processing date. All transfers are subject to the terms and conditions of your plan.

Transfer From

Plan
[redacted] RRSP

Account

Fund

Transfer Type — Available Amount

- Cash
- Units
- Percent

Amount, Units or Percentage to Transfer

Transfer To

Fund(s) — **%**

Next ›

RETIREMENT INCOME CALCULATOR

At retirement, your RRSP and pension funds can be transferred to a Retirement Income Product. Based on the Province of residence where you last worked, you will have different plan types to choose from within this product.

Retirement Income Calculator

At retirement, your RRSP and Pension funds can be transferred to a Retirement Income Product. Based on the Province of residence where you last worked, you will have different plan types to choose from within this product.

RRIF - Registered Retirement Income Fund
Receives monies that are non locked-in. Has a required minimum annual payment. Any payments made in excess of the minimum are taxable at time of payment.

LIF - Life Income Fund
Receives monies that are locked-in. Has a required minimum and maximum annual payment amount. Any payments made in excess of the minimum are taxable at time of payment. In some provinces, the balance of this plan must be used to purchase a life annuity when the plan owner attains age 80.

LRIF - Locked-in Retirement Income Fund
Receives monies that are locked-in. Has a required minimum and maximum annual payment amount. Any payments made in excess of the minimum are taxable at time of payment. Has no requirement to transfer funds out at age 80.

PRRIF - Prescribed Registered Retirement Income Fund
Receives monies that are locked-in. Has a required minimum annual payment amount, but no maximum annual limit. Only available in Saskatchewan and Manitoba.

Disclaimer: Values shown in this illustration are not guaranteed. The information shown is for illustrative purposes only and is not a contract.

VIEW OR EDIT GRIS PAYMENT INVESTMENT ALLOCATION

This screen is only available if you have a GRIS retirement income option. To change your investment allocation for future payments from your plan, use this screen. Changes to your investment mix will be completed on your next transaction processing date.

Print

View or Edit GRIS Payment Investment Allocation

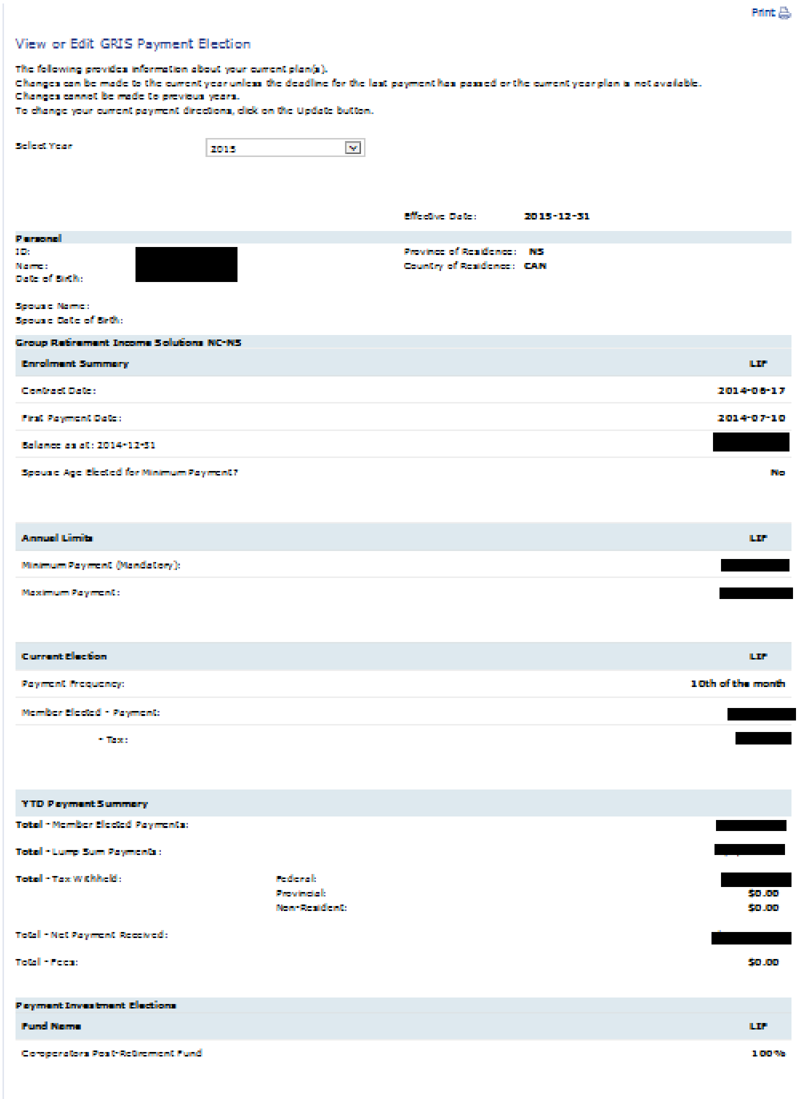
This screen allows you to change your investment allocation for future payments from your plan. Changes to your investment mix will be processed on your next transaction processing date, subject to the terms and conditions of your plan.

Update

Plan	Account	Fund	Investment Election Percentage
Group Retirement Income Solutions NC-NS			
	Life Income Fund		
		Co-operators Post-Retirement Fund	100.00%

VIEW OR EDIT GRIS PAYMENT ELECTION

This screen is only available to GRIS members. Changes can be made to the current year GRIS payments, providing the deadline for the last payment has not passed and the request meets legislative restrictions



Print

View or Edit GRIS Payment Election

The following provides information about your current plan(s).
Changes can be made to the current year unless the deadline for the last payment has passed or the current year plan is not available.
Changes cannot be made to previous years.
To change your current payment directions, click on the Update button.

Select Year: 2015

Effective Date: 2015-12-31

Personal

ID: [redacted]
Name:
Date of Birth:

Province of Residence: NS
Country of Residence: CAN

Spouse Name:
Spouse Date of Birth:

Group Retirement Income Solutions NC-NS

Enrolment Summary	LIF
Contract Date:	2014-06-17
First Payment Date:	2014-07-10
Balance as at: 2014-12-31	[redacted]
Spouse Age Elected for Minimum Payment?	No

Annual Limits	LIF
Minimum Payment (Mandatory):	[redacted]
Maximum Payment:	[redacted]

Current Election	LIF
Payment Frequency:	10th of the month
Member Elected - Payment:	[redacted]
- Tax:	[redacted]

YTD Payment Summary		
Total - Member Elected Payments:		[redacted]
Total - Lump Sum Payments:		[redacted]
Total - Tax Withheld:	Federal:	[redacted]
	Provincial:	$0.00
	Non-Resident:	$0.00
Total - Net Payment Received:		[redacted]
Total - Fees:		$0.00

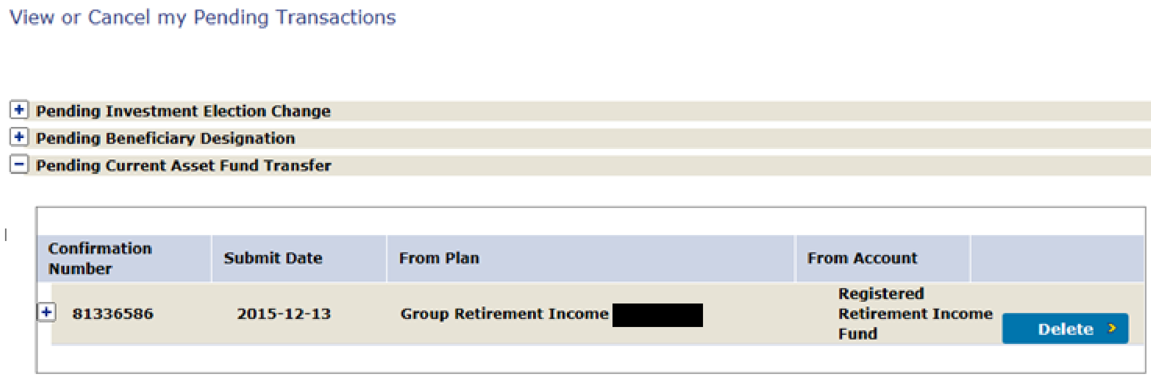
Payment Investment Elections

Fund Name	LIF
Corporators Post-Retirement Fund	100%

Manage My Assets

VIEW OR CANCEL MY PENDING TRANSACTIONS

Any transaction not yet processed can be viewed or cancelled at this site.



MANAGE MY PERSONAL INFORMATION

When you click on Manage My Personal Information from the Main Menu, you can choose:

- **View or Edit My Personal Information**
- **View or Edit Beneficiaries**

Manage My Personal Information

VIEW OR EDIT MY PERSONAL INFORMATION

Verify your Personal Information here. Certain information must be referred to your Employer or Human Resources Department for updating. Details are shown in the screen shot on the next page.

View or Edit My Personal Information

Please verify that the contact information below is correct. You can add or change information in the unprotected fields only. If any changes are required to the protected fields, please contact your Employer and/or your Human Resources department.

If you wish to have your statement(s) sent to an address that is different from your Home Address, select 'Statement' in the Address Preference field and enter your Statement Address information in the available fields.

*Required Field

Personal

Name:	[redacted]	SIN:	[redacted]
Birth Date:	1946-02-23	Language:	FRENCH
Gender:	F		

Home Address / Statement Address

Home Address		Statement Address	
Address Preference:	Home		
* Address:	7454 Chrssdchb Cdudgb	Address:	
* City:	Adicrbru	City:	
* Country:	CANADA	Country:	SELECT
* Province / State:	QUEBEC	Province / State:	SELECT
* Postal Code:	H2R 2S7	Postal Code:	

Contact Information

Home Phone:	(514) 779-8878	Business Phone:	
Home Fax:		Business Phone Ext:	
Home Email:		Business Fax:	
		Business Email:	

Spouse

Name:		SIN:	
Birth Date:		Language:	
Percentage of Payroll to Spousal RRSP:			

Employment Profile

Employment Status:	Active	Termination Date:	
Hire Date:	1987-08-24	Retirement Date:	
Adjusted Date of Hire:			
Division:	303-1-		

Plan Profile

Plan Name	Status	Plan Entry Date
Group Retirement Income Plans - QC	Active	2013-12-31

Financial Profile

Name:	
Address:	
City:	
Province / State:	
Postal Code:	
Country:	
EFT Account:	000900097998079787

Manage My Personal Information

VIEW OR EDIT BENEFICIARIES

Select one or more beneficiaries for your Pension Plan or Group RRSP. This shows who you have designated to receive the cash value of your account on your passing.
Please note any changes will remain pending until this form is signed and mailed. If not received within 21 days, the pending designation will be cancelled.

View or Edit Beneficiaries

Step: 1 of 3
Select one or more beneficiaries for your Registered Pension Plan or Group RRSP.

I understand that I revoke all previous designations of beneficiaries and declare that all moneys held to my credit under the said Registered Pension Plan or Group RRSP, in the event of my death, be paid to the person(s) named below. I understand and agree that the information I have provided herein shall be used for the purposes of administration of the Plan and I hereby authorize Co-operators or their agents, or any other person or organization involved in the administration of this Plan use this information as necessary for the purpose of administration of this Plan.

I understand that these changes will remain pending until this form is signed, and mailed to the address listed above. If not received within 21 days, the pending designation will be cancelled.

If you are a member of a pension and if you have a spouse (as defined by pension legislation), you should name your spouse as the beneficiary. Your spouse has prior entitlement to the pre-retirement death benefit even if someone other than your spouse is designated as beneficiary. Certain jurisdictions may allow your spouse to waive his/her rights to any pension benefit entitlements. A signed waiver will be required in such a case.

If a minor is named as beneficiary, The Co-operators suggests that arrangements be made to allow for the distribution of benefits (e.g. appointment of a trustee) to ensure that the member's intentions are carried out. If a trustee is not appointed, the funds may be turned over to the Public Trustee (or equivalent official) or paid into court to be dispersed as stipulated under provincial legislation.

*Required Information

If your Plan is RRIF/LIF or Spousal RRSP, beneficiary transaction is not available online.

Add Beneficiary

* **First Name:**

* **Last Name:**

* **Relationship:** Select

Add New

Delete Beneficiary

* **Select Beneficiary to remove:** Select

Delete

Group Retirement Income Plans - QC

Beneficiary Name	Relationship	Percentage (%)
[redacted]	Sister	100 %

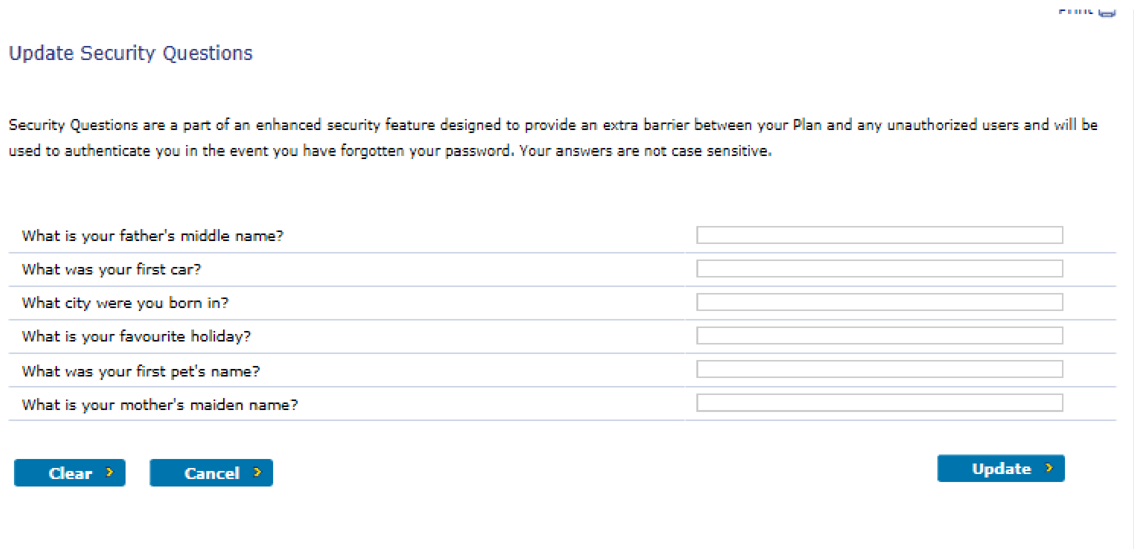
MANAGE MY SIGN IN PROFILE

When you click on Manage My Sign In Profile from the Main Menu, you can choose:

- **Update Security Questions**
- **Manage My Password**

MANAGE MY SIGN IN PROFILE
UPDATE SECURITY QUESTIONS

Verify your Personal Information here. Certain information must be referred to your Employer or Human Resources Department for updating.



Update Security Questions

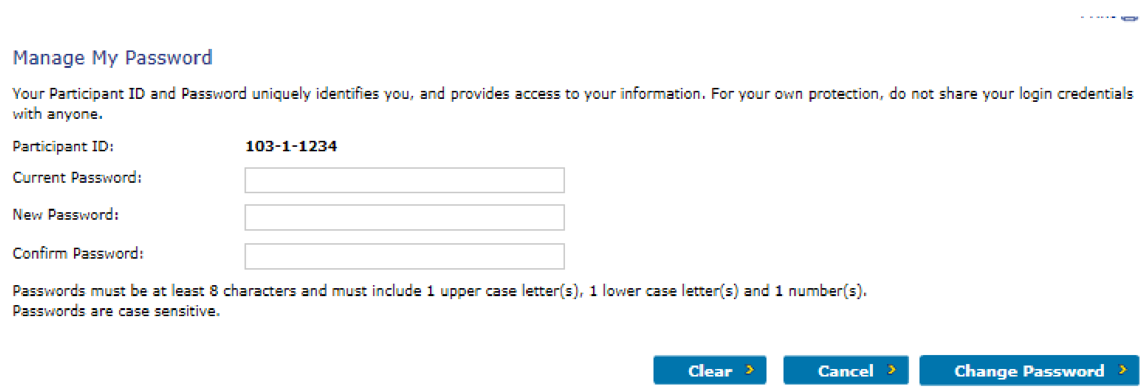
Security Questions are a part of an enhanced security feature designed to provide an extra barrier between your Plan and any unauthorized users and will be used to authenticate you in the event you have forgotten your password. Your answers are not case sensitive.

What is your father's middle name?	
What was your first car?	
What city were you born in?	
What is your favourite holiday?	
What was your first pet's name?	
What is your mother's maiden name?	

Clear › Cancel › Update ›

MANAGE MY SIGN IN PROFILE
MANAGE MY PASSWORD

For your protection, do not share your login credentials with anyone



Manage My Password

Your Participant ID and Password uniquely identifies you, and provides access to your information. For your own protection, do not share your login credentials with anyone.

Participant ID:	103-1-1234
Current Password:	
New Password:	
Confirm Password:	

Passwords must be at least 8 characters and must include 1 upper case letter(s), 1 lower case letter(s) and 1 number(s).
Passwords are case sensitive.

Clear › Cancel › Change Password ›

FORMS AND DOCUMENTS

Forms and investment documents are available to change investment information, beneficiaries and more. Performance information, fund fact sheets and information on investments is in this section which will help you make informed investment decisions.

Pension Forms

- Beneficiary Change Form
- Contribution remittance form
- Information change form
- Investment Change Form
- Member Application - Pension
- Member Authorization Form

more info

Group RRSP Forms

- Beneficiary Change Form
- Contribution Remittance Form
- Information Change Form
- Investment Change Form
- Lump Sum Contribution Form
- Member Application - GRRSP - Spousal

more info

Fund Fact Sheets

- Co-operators MFS LifePlan Retirement Fund 2015
- Co-operators MFS LifePlan Retirement Fund 2020
- Co-operators MFS LifePlan Retirement Fund 2025
- Co-operators MFS LifePlan Retirement Fund 2030
- Co-operators MFS LifePlan Retirement Fund 2035
- Co-operators MFS LifePlan Retirement Fund 2040

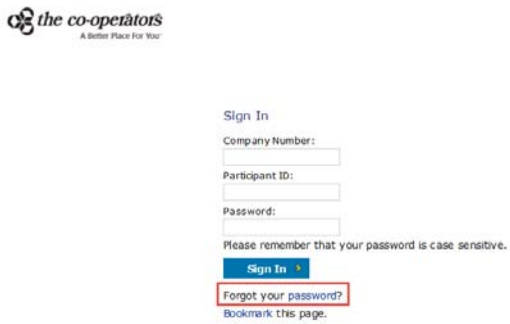
Performance Information

- Annual Rates of Return at December 31st
- GRRSP Annualized Rate of Return
- Pension Annualized Rate of Return

FREQUENTLY ASKED QUESTIONS

What should I do if I forget my password?

There is a password reset feature at the login screen that can be utilized if you forget your password.



How do I move from screen to screen?

There is a menu bar on the main screen. Just click on the option that you want to go to. Please note that all data may not always be visible on your computer screen. Watch for the scroll bars along the bottom or on the right-hand side.

When are transactions processed?

Online address changes are updated daily, whereas beneficiary changes are only updated once we receive the completed and signed Beneficiary Change form.
All investment transactions, including any online changes to investment elections and fund transfers that you request are processed on the next valuation day after they are received by us. You can view all processed transactions in your account on the internet. If you need more information regarding a specific transaction, please contact a Customer Service Representative.

What's the difference between changing my Investment Elections and making a Fund Transfer?

Changing your Investment Elections will only change where your **future** contributions are invested from that point forward. When you do a Fund Transfer, you are transferring an amount from one **existing** investment to another within your retirement plan. A Fund Transfer on its own will not change your future contributions to the plan. If you are still unsure, please contact a Customer Service Representative.

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