



## MEMORANDUM

### TO ALL MEMBERS OF THE DESJARDINS GROUP PENSION PLAN (DGPP) (RRQ registration number: 25717)

September 22, 2015

Under the *Supplemental Pension Plans Act*, the Pension Committee must inform all plan members (employees, retirees, beneficiaries and members with deferred pensions) of all amendments made to the DGPP Regulation. Certain changes have therefore been made to the DGPP Regulation, which result from a decision of the Fédération des caisses Desjardins du Québec Board of Directors (Federation Board) during its August 25 meeting.

The text below provides a summary of the amendments to the DGPP Regulation.

#### 1. Employers participating in the DGPP

The list of employers participating in the DGPP has been updated to withdraw the *Conseil canadien de la coopération et de la mutualité (CCCM)* as at March 29, 2014.

#### 2. Designation of beneficiaries

Sections 8.2, 8.8 and 9.5 have been amended to clarify that, at retirement, it is possible to appoint a different beneficiary for each period of service recognized, i.e., the period of service recognized prior to 2013 and the one recognized after 2012.

#### 3. Disability

Further to the changes made to the Group Insurance Plan for Employees and Retirees of Desjardins Group effective January 1, 2015, section 5.2 on disability has been amended to align with the provisions of the Group Insurance policy.

#### 4. Special provisions for members with service accrued in Ontario

Section 5.3 of Appendix VI.A (formerly VI) regarding the leave without pay was amended to include new leaves for family obligations in accordance with the *Employment Standards Act* of Ontario. Other amendments of an administrative nature were also made to this appendix.

#### 5. Special provisions for members with service accrued in Alberta

Appendix VI.B was created to take into account legal changes in Alberta and other administrative details that are applicable to members in Alberta.

#### 6. Purchase of supplemental pensions in 2014

The Régie des rentes du Québec considers supplemental pension purchases funded by participating DGPP employers to be amendments to the DGPP Regulation, which must consequently be registered with the government authorities. Therefore, the list of supplemental pension purchases made in 2014 on behalf of certain employees has been incorporated into the DGPP Regulation.

#### 7. Other amendments

Minor changes were made to sections 1.7.1), 5.3 and 9.12 to make the text of the DGPP Regulation clearer and easier to understand.

For more information or to consult the detailed changes, please contact the DGPP Member Services Team, Monday to Friday from 8:30 a.m. to 4:30 p.m.:

DGPP Member Services Team  
DESJARDINS GROUP PENSION PLAN  
☎ 514-285-3166 ☎ Toll free: 1-866-434-3166  
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PS – This memo is for information purposes only. In the event of a discrepancy between this memo and the DGPP Regulation, the Regulation shall prevail.