



**IMPORTANT INFORMATION  
FOR ALL  
DESJARDINS GROUP PENSION PLAN MEMBERS  
(QPP registration number: 25717)**

**Lévis, December 15, 2011**

Under the *Supplemental Pension Plans Act*, the Retirement Committee must inform all members (employees, retirees, beneficiaries and members with a deferred pension) of any amendments to the Plan's Regulation.

**AMENDMENTS TO THE PLAN'S REGULATION**

**The purpose of this memo is to inform you of a number of changes made to the Desjardins Group Pension Plan (DGPP), for which the Regulation was amended on December 14, 2011. The Fédération's Board of Directors will approve the amendments at its meeting on January 18 and 19, 2012.**

The text that follows provides a summary of the amendments to the Plan's Regulation.

**1. Regular employee contributions**

As of January 1, 2012, the contribution formula for employees participating in the DGPP will be:

**7.45% of salary, up to 65% of MPE\* and 10.85% of salary in excess of 65% of MPE\*.**

*\* In 2011, the MPE was equivalent to \$48,300; it will be \$50,100 in 2012.*

Desjardins Group employees contribute 35% to the DGPP while employers bear 65% of the total. Employees are encouraged to read the bulletin that was recently posted on their employer's portal.

**2. Employers participating in the Plan**

The list of employers that are participating in the Plan has been updated. The Desjardins Technology Group enrolled in the DGPP on December 26, 2010.

**3. Purchase of supplemental pensions in 2010**

Section 7.4 of the Desjardins Group Pension Plan Regulation, *Purchase of supplemental pensions*, stipulates that it is possible to purchase supplemental pensions for very specific situations that occur during the course of employment with Desjardins Group, such as maternity leave or unpaid leave for which no contributions were made.

Note that the Régie des rentes du Québec considers purchases of supplemental pensions funded by employers that participate in the Plan as amendments to the Plan's Regulation. They must therefore be registered with government authorities. The list of supplemental pensions purchased for the benefit of some employees in 2010 is part of the Desjardins Group Pension Plan Regulation.

To obtain more information or to consult the amendment details, please contact the DGPP Member Services Team at 1-866-434-3166.