

<p style="text-align: center;">TO ALL MEMBERS OF THE DESJARDINS GROUP PENSION PLAN</p>

Your annual Desjardins Group Pension Plan (DGPP) statement for December 31, 2012 will be available May 1st under the “My Secure Access” section of the Desjardins group plan site.

You’ll need your user ID and password to access the secure section, where you can view your annual statement for December 2011. You can view your last two annual statements in the secure section.

- If you have already accessed the DGPP secure section, [click here](#).
- If this is the first time you have accessed the DGPP secure section, or if you have forgotten your user ID or password, [click here](#) for the procedure.

The pension projections on your statement reflect the changes made to the DGPP effective December 30, 2012. [Explanatory videos](#) are available and describe what has changed and why, including specific changes.

If you received a pay equity sum in 2011, the pension projections on your December 31, 2011 statement may have been overvalued. The December 31, 2012 projections don’t reflect that payout. For more information, please read the appendix below.

Visit the Desjardins group plan website if you have questions about the information on your annual statement or questions about your pension plan. For more information about your employment start date or your beneficiary, please read the appendix below.

There is a series of short, informative videos on the [Desjardins group plans](#) website that will give you an overview of the tools you can access to start making smart retirement decisions now!

The Desjardins Group Pension Plan 2012 Annual Report is also [available](#).

For more information, contact the DGPP Member Services Team at 1-866-434-3166 or 514-285-3166.

Appendix – Personal statements as at December 31, 2012

Retirement benefit projections

Your current annual statement displays your average salary for your eight highest paid years as at December 31. It is used to calculate the pension projections in the [pension simulator](#). It is also included in the results for retirement benefit projections, except for the pension credited as at December 31, 2012, before the changes to the Plan were implemented.

If you received a pay equity sum in 2011, the pension projections on your December 31, 2011 statement may be overvalued, as the 2011 salary was indexed when calculating future years. Your 2011 salary included the retroactive pay equity sum (which will not be paid again). This payment was not included in the projections on your December 31, 2012 statement.

Employment start date

Please note that this date is used by the Desjardins Group Pension Plan (DGPP) specifically to determine continuous service. Therefore, it may differ from the reference date to calculate Desjardins Group seniority, which is used to determine annual vacation time.

Some employees have indicated that this date is incorrect. There are several explanations why the date appearing on the statement may be different from the one provided by the employee. The following are the most common reasons. Since DGPP eligibility rules have changed over time, the reason may be different if the employee was hired prior to, or after, January 1, 1990.

Employees hired prior to 1990:

The employment start date generally corresponds to the date of hire as a regular (or permanent) employee. If you were hired as a temporary employee for a six-month period and later became a regular (or permanent) employee, your start date will correspond to the date you became a regular (or permanent) employee. You were not eligible for the group insurance plan while you were a temporary employee.

Employees hired since January 1, 1990:

The employment start date generally corresponds to the date of hire as a regular (or permanent) employee.

If you were hired as a temporary employee and you made contributions to the DGPP while you were temporary, the start date will correspond to the contribution start date.

Beneficiary

When you access your annual statement, be sure to check that the name listed as beneficiary of your DGPP in case of death is correct. To change it, fill out the "Designation, Change or Revocation of Beneficiaries" form and send it to your HR or payroll department, where it will be put into your personnel file. It can also be accessed by clicking "[Name of your beneficiary](#)" on your personalized statement.

Other changes

If you think some of the information on your statement should be changed, contact the DGPP Member Services Team at 1-866 434-3166 or 514-285-3166.