



MEMORANDUM

TO ALL MEMBERS OF THE DESJARDINS GROUP PENSION PLAN (DGPP)
(QPP Registration number : 25717)

DGPP personalized Annual Statements as at December 31, 2013

Your annual Desjardins Group Pension Plan (DGPP) statement as at December 31, 2013 is available under the “My Secure Access” section of the Desjardins Group Plans website (www.rcd-dgp.com).

You'll need your user ID and password to access the secure section, where you can view your 2013 Annual Statement. By accessing the secure section, you can also view your last two Annual Statements.

- To access the DGPP secure section, [click here](#).
- Access problems? Consult the [procedure](#).

Visit the Desjardins Group Plans website if you have questions about your Annual Statement or 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 2013 Annual Report and the webcast of the 2014 Annual Meeting, in playback, are both available in the [DGPP website informative section](#).

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, 2013

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.

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.