



## **MEMORANDUM**

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

### **DGPP Annual Statements as at December 31, 2014**

Your annual Desjardins Group Pension Plan (DGPP) statement as at December 31, 2014 is available under the "My Secure Access" section of the [Desjardins Group Plans website](#).

You will need your user ID and password to access your secure file, where you can view your 2014 Annual Statement. By accessing your file, you will also view your 2013 Annual Statement.

- 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 the DGPP. 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 [2014 Annual Report](#) and the [webcast of the Annual Meeting](#), in playback mode, 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.

<p style="text-align: center;"><b>Appendix</b> <b>Annual statements as at December 31, 2014</b></p>
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**Retirement benefit projections**

Your annual statement shows retirement benefit projections at different ages. It is also possible to use the [pension simulator](#) in order to estimate the revenues that will be payable to you on a specific date.

**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.

**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.