

TO ALL ACTIVE MEMBERS OF THE DESJARDINS GROUP PENSION PLAN

Your annual Desjardins Group Pension Plan (DGPP) statement as at December 31, 2010 will be available as of April 19 on the Desjardins Group Pension Plan Web site (www.rcd-dgp.com) in the Desjardins Group Pension Plan secure section, under the "My File" page.

When accessing your secure page, you will also find your annual statement as at December 31, 2009. To access this section and consult your statements, you will need your user name and password.

- If you have previously accessed the DGPP secure section, [click here](#).
- If you have never accessed the DGPP secure section or if you forgot your user name or password, here is the [procedure](#).

For any questions regarding the content of your annual statement or on your pension plan, the group plan Web site is the best place to find answers. For details regarding the employment start date or your beneficiary, please read the second page of this document.

As a Plan member, you are invited to watch a series of animated presentations which will help you understand and master all you need to know about your retirement. Available on the [Desjardins Group Pension Plan](#) Web site, these presentations offer an overview of the tools at your disposal to ensure better retirement planning.

The 2010 Desjardins Group Pension Plan annual report is available [here](#).

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

Employment start date

Please note that this date is used for by the Desjardins Group Pension Plan (DGPP) and specifically to determine continuous service. Therefore, it can differ from the date used to calculate Desjardins Group seniority, which is used to determine annual vacations.

Certain employees have pointed out that this date is incorrect. Several explanations can be given depending on each situation. Here are the most common reasons why the date appearing on the statement differs from the one provided by the employee. Since eligibility rules to the DGPP have varied throughout the years, reasons may be different depending on whether 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 regular (or permanent) employee. For example, if you were hired as a temporary employee for a six-month period and that you later became a regular (or permanent) employee, your start date will correspond to when you became a regular (or permanent) employee. For additional information purposes, you were not entitled to the group insurance plan with a temporary status.

Employees hired since January 1, 1990:

For a regular (or permanent) employee, the employment start date generally corresponds to the date of hire as regular (or permanent) full-time employee.

For an employee hired as a temporary worker and who made contributions to the DGPP under the temporary status, the start date will correspond to the contribution start date.

Beneficiary

When consulting your annual statement, please make sure that the DGPP beneficiary name in the event of a death is accurate. To change it, you must fill out the "Designation, Change or Revocation of Beneficiaries" form, found on the group plans website (www.rcd-dgp.com), and send it back to your HR or payroll service. It will be kept in your personal file at your HR service.

Other modification

If you believe that a modification must be made to the information on your statement, we ask that you contact the DGPP Member Services Team by calling one of the following numbers: 1-866-434-3166 or (514)285-3166.