

Retirement solutions that never stop working

performers

A simplified plan for small businesses

Offering a group retirement and savings plan has never been easier

THE
Great-West Life
ASSURANCE  COMPANY

Why you should offer a group retirement plan

One of your most valuable assets is your employees. Offering a group retirement plan is an effective and economical way to attract, motivate and retain employees while helping them save for their retirement. However, it's not just about your employees. There are real benefits to your company when you offer a plan:

- Reduced business costs – Less employee turnover means less hiring and training.
- Contributions to a deferred profit sharing plan can minimize your salary expenses, compared to a wage increase.
- Create goodwill – Employees will appreciate your commitment to helping them save for retirement.
- You can plan for your own personal retirement.

Performers makes it possible

What many small business owners once considered beyond their reach, is now possible with Performers™. It's designed specifically for small businesses like yours, and best of all there's no set-up fee or ongoing administration costs to your company.

- *Performers* works with your budget.
- It's easy to get started and to administer.
- Investments are professionally managed by world class investment managers.

There are two primary *Performers* plans: a group RRSP and a deferred profit sharing plan. We also offer a group tax-free savings account and a non-registered savings plan to supplement either of the primary plans.

Performers offers your employees many benefits

- Generally lower investment management fees than retail investment options
- An easy way to save – with convenient payroll deductions – and potentially reduce personal income tax
- Convenience of managing their savings online or by phone
- Access to a variety of tools, resources and information on how to achieve retirement and savings goals



Investments that suit your needs

Performers makes investment selection easy for you and your employees. All you need to decide is whether your plan will offer our core investment menu or enhanced investment menu.

Both options include *Continuum Target Date Funds*, guaranteed interest accounts and a daily interest account. Continuum funds offer investors an easy retirement solution – they simply select the Continuum fund that best matches their expected retirement date. The fund is scientifically designed to automatically adjust to changing needs at every stage of life.

If your employees want a more hands-on approach to investing, you might want to offer the enhanced investment menu. It features an additional 18 individual funds from a variety of investment managers carefully selected to be part of *Performers*.

Simplified plan governance

While there are certain responsibilities that come with offering a group retirement plan, *Performers* is designed to simplify the process, and to help ensure your plan is always compliant with capital accumulation plan guidelines. All business practices and member touch points are reviewed to ensure we meet applicable privacy legislation.

Did you know?

- A group retirement plan is an affordable option for businesses like yours.
- More Canadians are focusing on retirement.
- A growing number of employees prefer group retirement plans to individual plans.
- Quality people look for jobs that offer attractive compensation packages that include group retirement plans.
- Employees are less likely to leave for another employer who offers a plan.



Why Great-West Life?

The strength of Great-West Life and its subsidiaries creates a unique presence in the group retirement and savings plans marketplace.

- With more than \$32 billion* under administration, we represent a significant presence in the Canadian group retirement savings and pension industry.
- We administer more than 17,000* group capital accumulation plans in Canada and 1.2 million* plan member accounts.
- We administer twice as many plans for small businesses as any other provider in Canada.
- Our service and support for plan advisors, sponsors and members are unparalleled.

*As at June 30, 2010



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