



BULLETIN

TRANSPORTATION DISTRICT 140 DISTRICT DES TRANSPORTS 140

*International Association of Machinists and Aerospace Workers
Association internationale des machinistes et des travailleurs et travailleuses de l'aérospatiale*

TO ALL IAMAW MEMBERS

G4S - PRE-BOARD SCREENING PERSONNEL LOCAL LODGE 16 - PACIFIC REGION GROUP RRSP PLAN

Dear Brothers and Sisters:

As previously communicated, all Member accounts under the Group RRSP Plan are now retail personal RRSP accounts with RBC.

Members have four (4) options available to them as follows:

- a) Maintain an individual account with RBC. This is the default and what will occur if you take no action. You will still benefit from receiving personalized advice and growth of your RRSP plan while saving for your retirement.
- b) Transfer your investments to another financial institution (subject to applicable transfer fees).
- c) Redeem your funds for a cash payment (subject to applicable withholding taxes). This option has tax implications and we strongly recommend you discuss this with your Investment Advisor and/or Tax Specialist prior to requesting a cash withdrawal. Depending on the Investment Instructions provided during the enrolment process or through an RBC Representative, funds may not be available for redemption at this time. For instance, Guaranteed Investment Certificates are not redeemable until maturity. Please refer to your most recent RBC statement for further information.
- d) Transfer your balance to a RIF (Retirement Income Fund) to generate retirement income.

Every member has a unique situation so please take the time to discuss your options with RBC. If you have questions regarding your account, please call RBC at 1-800-769-2511 to discuss your options or to make an appointment at a local branch.

In Solidarity,

Tania Canniff, General Chairperson
Transportation District 140, IAM & AW

Keith Aiken, General Chairperson
Transportation District 140, IAM & AW

TCjmm



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Toronto	- Tel/Tél. : 905-671-3192	(Toll free/Sans frais : 1-877-426-2948) Fax/Télééc.: 905-671-2114 (Toll free/Sans frais : 1-866-298-0369)
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