

Your member booklet

Aristocrat Technologies Canada, Inc. Group Savings Plan (Plan)

The Plan is comprised of a group Registered Retirement Savings Plan (RRSP), Deferred Profit Sharing Plan (DPSP) and Tax-Free Savings Account (TFSA) sponsored by Aristocrat Technologies Canada, Inc.

Group Number: **G700126**

This is your guide to learning about your workplace savings plan offered through Desjardins Financial Security Life Assurance Company (Desjardins Insurance).

Whether you're just starting your career, close to retirement, or somewhere in between, saving for your future is important. The Plan is designed to help you achieve your savings goals

Questions? Desjardins Insurance is here to help.

Contact your Group retirement savings representative:

1-844-861-3323

8 am to 8 pm (ET), Monday to Friday

Or access your account via dfs.ca/GroupPlanMember or Omni, the mobile app and click Contact us.

How the Plan works

The following table provides an overview of certain key elements of the Plan, like when you're eligible to join, how much you can contribute to the Plan and how much your employer could contribute.

	Registered Retirement Savings Plan (RRSP)	Deferred Profit Sharing Plan (DPSP)	Tax-Free Savings Plan (TFSA)
Eligibility	Full-time employees are eligible to join the plan immediately upon hire		
Participation	Voluntary		
Definition of eligible earnings	Base salary and bonus		
Employee regular contributions	You can make regular contributions to your RRSP through payroll deductions up to 4% of your eligible earnings.	None – employees do not make contributions to the DPSP	None – employees can only make voluntary unmatched contributions to the TFSA
Employer contributions	None – the company does not make contributions to the RRSP	The company matches the regular contributions you make to the RRSP at 100%, up to 4% of your eligible earnings.	None – the company does not make contributions to the TFSA
Employee voluntary contributions	You can make voluntary contributions (via payroll or lump sum) in addition to the regular contributions to your RRSP, subject to your available RRSP room as determined under the <i>Income Tax Act</i> (Canada). Please contact Desjardins to transfer-in lump sum amounts; lump sum contributions are not facilitated via payroll. Voluntary contributions are not matched.	None – you cannot contribute to the DPSP	You can make voluntary contributions (via payroll or lump sum) to your TFSA, subject to your available TFSA room as determined under the <i>Income Tax Act</i> (Canada). Please contact Desjardins to transfer-in lump sum amounts; lump sum contributions are not facilitated via payroll. Voluntary contributions are not matched.
Vesting	You own your RRSP balance immediately.	You own your DPSP balance after 2 years of employment.	You own your TFSA balance immediately.

Withdrawals during employment	You can make withdrawals from the RRSP at any time. You may also borrow funds against your RRSP balances for the purposes of the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP), according to the <i>Income Tax Act</i> (Canada) and the rules governing those programs. Any withdrawals that you make will be subject to applicable fees and withholding taxes.	You cannot withdraw your DPSP balances.	You can make withdrawals from the TFSA at any time. Any withdrawals that you make will be subject to applicable fees.
Transfers from another eligible plan	Allowed To transfer from another eligible plan, simply complete the 'Individual Transfer' form which is available on the group plan member website (under the <i>Forms and documents</i> section). However, lump sum contributions will not be matched by the employer.	Not Allowed	Allowed To transfer from another eligible plan, simply complete the 'Individual Transfer' form which is available on the group plan member website (under the <i>Forms and documents</i> section). However, lump sum contributions will not be matched by the employer.
Leave of absence	Contact your employer for information about your options during a leave.		

All rights and entitlements under the Plan are governed by the formal documents under which the Plan is established and maintained. This booklet does not create or grant any contractual rights. If any inconsistencies exist between this booklet and the formal documents under which the Plan is established and maintained, the formal Plan documents will prevail. Aristocratic Technologies Canada, Inc. reserves the right to amend or terminate the terms of the Plan, including any component thereof, at any time.

How to invest your savings

You decide how to invest your savings. To make it easy, for all of your plans, you can choose between two investment approaches:

- 1) **Do it for me** – you determine when you aim to retire, and your account balances will be invested based on your target date for retirement.
- 2) **Let me do it** – for those who want more control over their investments, you direct how your account balances are invested based on a selection of investment funds.

Here is the selection of investment options available to you¹:

	Fund Name	Fees*
"Do it for me" Investment Options	Mercer Target Date Funds	1.81% - 1.88%
"Let me do it" Investment Options	Mercer Bond Fund	1.72%
	Mercer Canadian Equity Fund	1.81%
	Mercer Global Equity ACWI Fund	1.98%
	Mercer Global Low Volatility Equity Fund	1.86%
	Mercer Global Small Cap Equity Fund	2.11%
	Mercer Passive U.S. Equity Index Fund	1.63%
	Mercer International Equity Fund	1.96%
	DGIA Money Market Fund	1.35%
	5-Year Guaranteed Fund	N/A

**The fees include management, investment and operating fees.*

To learn more about any of these investment options, including information on how to provide investment directions and make changes to your investment directions, see *Your investment options* guide or access information online after enrolling in the plan.

Default option

Unless and until you provide investment directions to Desjardins Insurance, you will automatically be invested in the **Do it for me** option. Under the **Do it for me** option, your assets will be invested in the Mercer Target Date Fund closest to but not exceeding your 65th birthday based on the date of birth on file.

¹ The fund lineup and the fees listed in this table are those offered at the time this booklet was created and are subject to change. For a list of the current investment funds and fees, access your plan member account via dfs.ca/GroupPlanMember, or **Omni**, the mobile app, or refer to your financial statement.

Information on fees

Total fees charged include management, investment and operating fees.

Management fees represent costs related to the management and administration of the Plan and they are deducted from the market value of the funds.

Investment fees are the fees charged by fund managers. The applicable investment fees vary according to the fund you choose and the manager(s).

Operating fees cover the cost of brokerage commissions, auditing and other fees associated with the buying and selling of securities in your funds. There are two levels of operating fees, including fees charged to your account by Desjardins and fees charged by the underlying fund managers. Fees charged to you by Desjardins are shared across all investors that have access to the fund at Desjardins and fees charged by the underlying managers are shared across all investors of the underlying funds. All operating fees can change from time-to-time based on the operations required for the funds.

We calculate the unit values of your funds after we deduct investment and operating fees and the applicable sales taxes. We note an exception for operating fees of the underlying fund managers which are deducted before the fund units are purchased. The detailed fees can be found on the plan member website in your **Investment options** under **My account** and **My investments** via dfs.ca/GroupPlanMember.

Some other fees you should know about

Fee	Description
Fees for withdrawals during employment	RRSP: \$25 per withdrawal DPSP: Withdrawals during employment are not permitted. TFSA: The first withdrawal per calendar year is free, after which there will be a \$25 fee per withdrawal. There is no charge for transfers to a Desjardins related financial institution.
Fees for duplicate of RRSP receipts and income tax slips	\$10 per paper copy You can download duplicates for free on the Plan member site.
Other fees	Other fees may apply to special or non-recurring requests. Call our Customer Contact Centre for more information.

How to enrol in the Plan

To enrol now, refer to the *Getting started* guide, which offers step-by-step instructions.

Additional information is available at dfs.ca/GroupPlanMember, or on **Omni**, the mobile app (**My Statements and documents > Forms and documents**). Please feel free to read on to learn more.

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