



3rd Quarter Update 2017

Included in this report:

- Know your Plan
 - T5 / T3
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- Watch webinars online anytime
- Assets by Age Band



Canadian
Entertainment Industry

RETIREMENT PLAN



Get to Know Your Plan

The **Canadian Entertainment Industry Retirement Plan (CEIRP)**, a Group Plan, was launched in 2004 and was established to provide the best possible financial services for members and employees of the IATSE, the DGC, Entertainment Partners Canada Inc., and Actsafe Safety Association.

The CEIRP, governed by a Committee made up of representatives from the IATSE and the DGC, is committed to providing a diverse selection of **investment choices** and meets with investment specialists and plan consultants to review fund

performance on a regular basis.

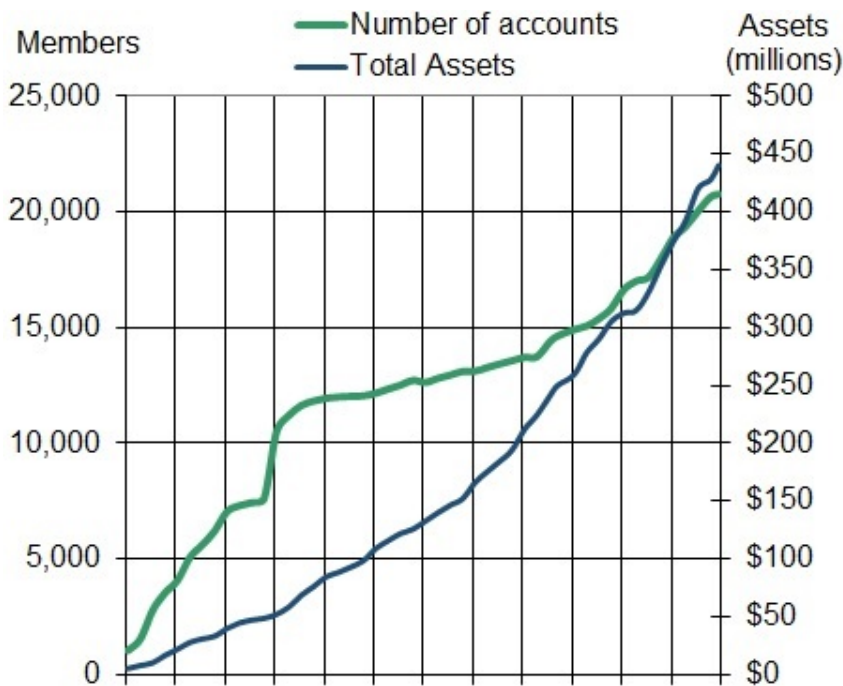
Because of the ever increasing buying power as the plan grows, the Committee has been able to negotiate **lower investment management fees** on your behalf on several occasions and provide the **educational tools and support** required to help you make sound financial decisions for your future.

Payroll contributions are processed in house by your Local, Guild, Employer or 3rd party administrator and are remitted to Great-West Life

where they are allocated as per your instructions. The Plan design allows payroll contributions for members working outside of their **jurisdiction** to make it into their account in a timely manner.

By participating in the CEIRP, you are one of the over 20,000 members taking advantage of this excellent means of preparing for a **fulfilling and satisfactory retirement**.

There are now over twenty thousand members enrolled in the Group Plan with over \$440 million in member assets.



Visit the CEIRP website today ~ www.ceirp.ca ~



Did you receive one or these?

T5

If you have funds in a **non-registered account** you may receive a T5 and or a T3 at the end of each tax year depending on the type of fund in which they are invested.

Interest earned on a Cash account such as the 5 year compound interest or the Daily interest account, or a **capital gain** on a asset allocation fund, will generate a T5 or a T3.

Transferring between funds, or to a Registered account, or making a withdrawal can create a **taxable event**, whether a gain or a loss, however the overall tax liability in a particular year may be reduced because any losses are offset against any gains occurring within the fund.

You should review this information about the taxation of non-registered Segregated Funds with your accountant or financial advisor so you clearly understand the purpose behind the T3 and/or T5 tax slip you receive from Great-West Life.

T3

Plan Ahead

The RRSP contribution deadline for the 2017 tax year is on March 1, 2018.

Instead of waiting until the last minute to **top up** with a big one-time contribution, think about setting yourself up now to start making regular contributions using [online banking](#).



Keep missing the CEIRP webinars?



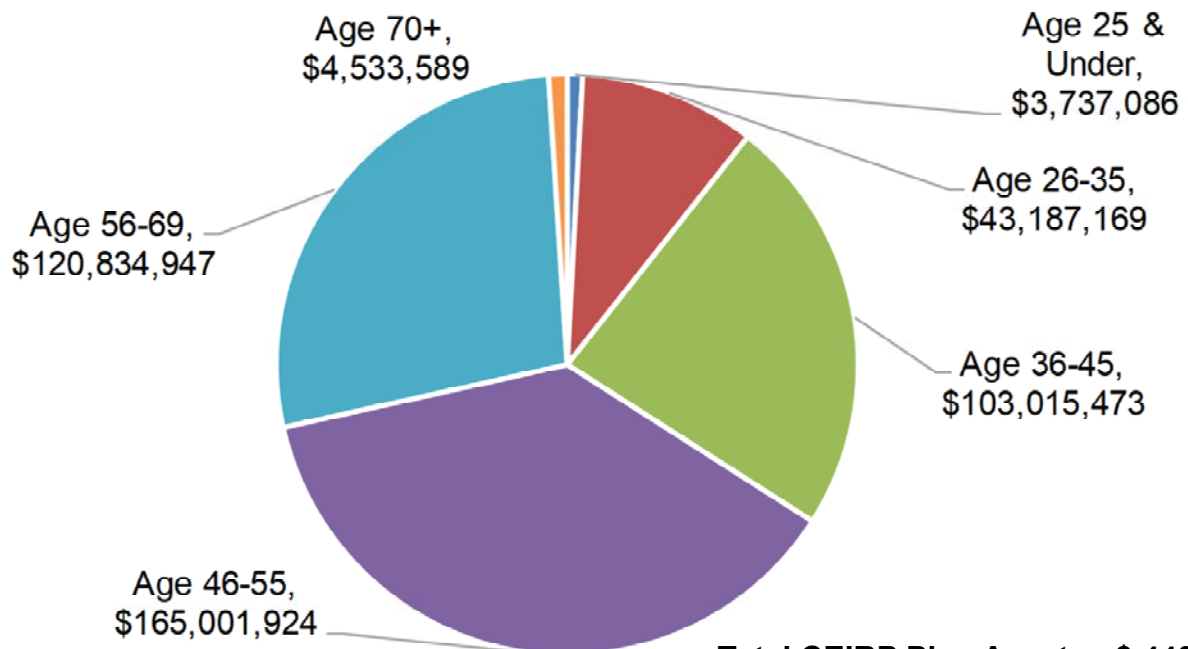
Now you can watch them at your convenience on your phone, tablet, or computer.

Click here to visit [Videos & webinars](#) and see what you've missed.

If you haven't been receiving the invitations to the quarterly webinars make sure that Great-West Life has your correct email address by going online to www.grsaccess.com.

Assets by Age Band

Plan Assets by Age Band as at September 30, 2017



Total CEIRP Plan Assets: \$ 440,310,189

Number of Members: 20,769

Totals shown are for all plans (RRSP, RRIF, NRSP and TFSA)

It is important to keep sight of long term goals to ride out market ups and downs. A diversified portfolio can help moderate the volatility of returns and better protect capital over the long term. The Fund Review is updated monthly on www.grsaccess.com.