



## MEMORANDUM

**To:** AOM Members

**From:** AOM Benefits Trust

**Date:** August 20, 2010

**Re: Member Responsibility Pertaining to Retirement Savings Plan**

The purpose of the AOM Benefits Trust Group Retirement Savings Plan (the Plan) is: to enable members to save for their retirement, by providing a tax deferred savings vehicle with diverse investment options and the independence to select an investment mix based on their personally determined risk profile. You play an important role as a member of the Plan. Your understanding and responding to the following responsibilities can help to ensure that you will be satisfied with the savings you generate under the Plan.

General - Your responsibilities include:

- Understanding the importance of retirement savings;
- Determining your retirement goals and needs;
- Utilizing the resources to assist in your retirement planning;
- Knowing how to access your account online at [dfs.ca/participant](http://dfs.ca/participant), obtaining your user ID and password to your online account;
- Understanding the benefits and choices provided by the AOM Benefits Trust Group Retirement Savings Plan; and,
- Reviewing the information provided to you and seeking clarification where necessary.

In order to fulfill some of the above responsibilities you are encouraged to attend any seminars or information meetings that are offered by the AOM Benefits Trust and the administrative services provider selected by the AOM Benefits Trust. We encourage you to actively seek information from other sources such as: newspapers, books, magazines, and financial advisors.

Contributions:

- It is your responsibility to monitor the level of contributions you make, or that are made on your behalf, to the Plan;
- It is your responsibility to ensure that the amount contributed to the Plan complies with the limits on contributions set out in the Income Tax Act (Canada). See the Canada Revenue website for more information <http://www.cra-arc.gc.ca/menu-eng.html>. Your personal RRSP contribution limit for the current tax year can be found on your Notice of Assessment from the previous tax year (i.e. 2010 limits are on the 2009

Notice of Assessment);

- Regularly review and reconsider your investment options to ensure they meet your retirement goals or needs; and
- Consider, review and monitor any other retirement savings you may have outside of the Plan.

**Note: The maximum contributions made under the Plan may not be enough to satisfy all your retirement needs. We encourage you to seek independent financial advice.**

Investments - You are responsible for directing the investment of the funds contributed to the Plan and monitoring the earnings from then on.

- You are responsible for periodically reviewing your total Plan investment strategy and making any changes.
- You assume responsibility for investment decisions. It is your responsibility to ask questions or ask for more information (contact information is at the end of this document).
- Any information that the AOM Benefits Trust provides to you should not be considered investment advice or any form of advice.
- If you wish to have or require investment advice, you are **encouraged to see a qualified independent financial advisor at your own cost.**

Personal Information:

- You are responsible for providing accurate personal information to the AOM Benefits Trust.
- You are responsible for reviewing your periodic statements and notifying the administrative services provider of any errors.
- You are encouraged to share information about your retirement savings plans with your beneficiary.

You have a right to request additional information about the Plan by contacting:

**AOM Benefits Trust**

Tel: 416-425-9974 or toll-free 1-866-418-3773

[info@midwivesbenefits.ca](mailto:info@midwivesbenefits.ca)

[midwivesbenefits.ca](http://midwivesbenefits.ca)