



## OFFER OF ALLIANCE RETIRAL FUND 'ARF' MEMBERSHIP:

As a part-time employee you have the option to join The Pension Plan for The Workers of The Christian and Missionary Alliance in Canada (ARF) after satisfying the Plan's rules. You have now satisfied those rules.

ARF is a Defined Contribution Plan where member contributions and employee contributions are credited to the member's account. Membership rules require 5% of a member's gross pay be deducted from salary at source to be placed in the member's account. The employer will contribute the same amount to the member's account. The member can contribute more than 5% to their account, depending on Canada Revenue Agency rules, however, the employer contribution is limited to 5%.

The contributions are currently invested in 7 investment funds managed by professional investment manager firms and GICs. The member can choose the percentage of their contributions to be invested in each fund or have their funds invested according to the default option where the funds are invested in a balanced portfolio and reviewed by the Investment Advisory Committee.

If you choose to join ARF, the registration package provided by the Pension Administrator will explain the process in more detail.

As a Part-time employee you are not obligated to join the Pension Plan. If you do not choose to join now, you can join later. If you choose to join later, you are required to send your request in writing to the Human Resources Manager. If you choose to join later, your account will be opened at that time. Membership will not be retroactive to the date for this offer.

Please indicate below whether you would like to join ARF or not:

I would like to join ARF.

I would **not** like to join ARF at this time.

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date \_\_\_\_\_