

Many Nations Pension Plan Newsletter



Spring/Summer 2008 Issue

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Many Nations Financial Services Ltd. • Many Nations Benefit Co-operative Ltd.

What's New

After an exhaustive nine month search, effective May 1, 2008, Many Nations awarded the Many Nations Multi-Employer Pension Plan service contract to Industrial Alliance. Through the marketing process, Industrial Alliance became the clear leader through their willingness to adapt their systems, service practices and marketing. Industrial Alliance came up with innovative solutions to enhance the Plan for Many Nations' Indigenous groups and their participating members. They clearly demonstrated a very customer-focused approach that works well with Many Nations Customer Service Commitment.

Who is Industrial Alliance?

Founded in 1892, Industrial Alliance (IA) is an Insurance and Financial Services Company that offers a wide range of Insurance and Financial Services products across Canada. IA is the 5th largest Insurance organization in Canada and head of a large financial group, with operations across Canada and the western United States. IA employs more than 2,900 people and manages and administers over \$5 Billion in assets. IA is also among the 100 largest public companies in Canada.

Why Industrial Alliance?

- **LOWER FEES**—which means savings for you!
- A **1-800 number** exclusive for our clients.
- Simplified internet access at www.mannations.com.
- **Dedicated team of professionals** that work specifically on the Many Nations Multi-Employer Pension Plan.
- **Investment Funds**—are more actively managed by Industrial Alliance.
- Administration Forms, Employee Booklets and Education Material, **exclusive to the Many Nations Multi-Employer Pension Plan.**

What Do You Need To Do?

- **Attend Employee Seminars** presented by your Many Nations Service Representatives.
- **Exercise your option** to activate your Access Code that you have received in the mail by utilizing Cyberclient.
- **Ensure your personal information** such as address, telephone number etc. and Beneficiary Designation is up to date.
- **Use the information and tools that are at your disposal** to learn more about your Pension Plan and Fund Options.
- **Exercise your right** to make investment changes.
- **Decide** if you should consult your Many Nations Investment Advisor.

Many Nations is here to help!! If you have any questions or require additional information please contact your Many Nations Service Representative or Many Nations Head Office toll free at **1-800-667-7830**.

*"The strength of
Many Nations
protecting our
future"*



INSPIRATIONAL

“Certain things catch your eye, but pursue only those that capture your heart.”

Old First Nations Saying

Many Nations Statistics

Did you know the

Many Nations
Multi Employer Plan has:

- 5,500 Members
- National exposure
- Been active for more than 10 years
- Over 160 First Nations Organizations
- Over \$92 Million in assets

Many Nations



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What is Cyberclient?

Being a Member of the Many Nations Multi-Employer Pension Plan allows you access to Cyberclient, a virtual on-line tool. Go to www.manynations.com and click on Cyberclient, enter your Access Code and Password when prompted. Once you have entered the site, click on “My Contracts” on the left hand side, you can then view your list of transactions, rate of returns on your account, your current investment instructions, beneficiaries and commonly used forms. You will also have access to valuable on-line tools such as:

- **Virtual Guide**—Planning your Retirement: Easy As 1, 2, 3, Why Save For Retirement?, The Keys to Success, The ABC’s of Finance, Decision Making Tools and FAQ’s/Sites of Interest.
- **Retirement Planner**—A questionnaire designed to help you determine what your financial needs will be when you retire.
- **Investor Profile**—A useful tool designed to help you determine what type of Investor you are.
- **Your Range of Investment Options**—This document presents the various investment funds offered in the scope of your Group Pension Plan.
- **Promotional Material & Publications**—Access helpful educational material, quarterly updates, yearly financial reports and investment alerts.
- **Personal Profile**—This enables you to modify the details of your personal information such as an address or phone number change.
- **Life Turning Points**—As your life circumstances change so do your financial needs, this beneficial tool will help you along the way for Living as a Couple, Purchasing Property, Having a Child, Facing a Disability, Going Into Business and Planning Your Estate. You can access this tool and many others on Industrial Alliance’s main website.

What Are the Benefits of Being a Member in the Plan?

As a Member of the 1st and largest Multi Employer Pension Plan in Canada this Plan combines over 160 First Nations Organizations, coast to coast, large and small, with assets totaling over \$92 million. This growing value translates into economic power resulting in more competitive pricing - we pass the savings on to “YOU”. Other unique features include:

- The Plan is a defined contribution plan offering employees a wide variety of “no load” investments.
- Many Nations Pension Committee assumes the fiduciary obligations for overseeing and administering the Pension Plan in accordance with legislation set out by Canada Customs and Revenue Agency (CCRA) and by the Office of the Superintendent of Financial Institutions (OSFI).
- Many Nations Multi Employer Pension Plan follows all rules and regulations required in the new CAPSA Guidelines.
- Many Nations Pension Committee Newsletters are provided to each Member semi-annually that includes tips, education and important information that is relevant to you.
- Regular on-site service provided by your Many Nations Service Representative.
- Customer Service Support from Many Nations Head Office. Toll free 1 (800) number providing 24 hour turn around on all client services calls.
- On site employee meetings based on your educational needs – Regional Meetings are available.
- “We Care” When your family is in crisis, when you have lost a loved one, when you are reaching retirement, we are dedicated to finding the solutions for you.

Got Questions?

Call us, we are here to help!! Our superb Customer Service Team will gladly assist you, give them a call or your Many Nations Service Representative at 1-800-667-7830.