



Beat the 2019 RRSP DEADLINE

March 1, 2019

It's that time of year again when you fret about having to top up your RRSP to avoid owing tax.

No one likes having to pay more tax so pay yourself instead, and it's now easier than ever to do through online banking bill payments.

No more wondering what form to use, rummaging through the junk drawer for your chequebook, going out to buy an envelope and a stamp, looking for a mailbox.



Are you like a lot of people who wait until the last minute to prepare your tax return? By then it's too late to top up your RRSP and it's really annoying when you find out you **owe** tax.

Consider making arrangements for **extra payroll deductions** or setting up regular contributions through your **online banking**, Contact your plan administrator for more information.

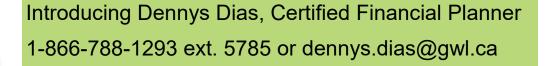
Looking for help with your group Plan?

It's not always easy making decisions about your savings and investments. After all, the choices you make now can affect your retirement.

CEIRP now has it's own dedicated team of Investment and Retirement Managers at Great-West Life.

Whether you're just starting out, retiring or somewhere in between, these specialists can help guide you along the way with personalized service and support.

They can help you Create a Plan, Decide how much to save, Combine your savings, Fine-tune as your life changes, up to and beyond your working years.





Dennys Dias, CFP®

Introducing Stephen Rye, Certified Financial Planner and Personal Financial Planner

1-855-548-7356 or stephen.rye@gwl.ca

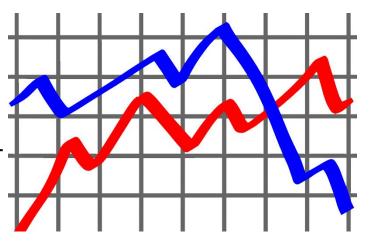


Introducing George Frangedakis, Financial Planner and Retirement Plans Associate, (Bilingual)

1-866-788-1293 ext. 5804 or george.frangedakis@gwl.ca

Keeping a long-term perspective in a volatile market

Market volatility is a normal part of the economic cycle. When things are going well, we tend to forget that there will inevitably be times when markets aren't as strong. During periods of **market volatility**, it's important to remain calm and to focus on your long-term investment goals.



Remember that historically, there have been many major events that have had a dramatic **short-term impact** on the markets. Looking back, these are now mere blips on the financial market radars.

Chasing quick returns, buy low - sell high, sounds simple, but the reality is that trying to time the stock market to is **extremely difficult** and can be harmful to investment returns.

The funds offered through CEIRP are well positioned to **calm market volatility**. Information about the funds and your rate of return are available on www.grsaccess.com.

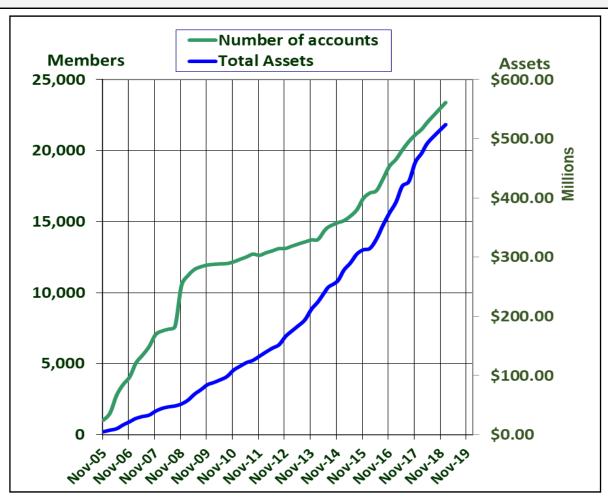
While you're there, take the Investment Personality Questionnaire in the Planning & learning section, to make sure you are still in line with your risk tolerance.

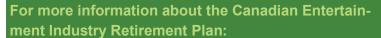
For additional assistance in you need a little more help you can contact one of our Investment and Retirement Managers.

Generally, those who stay invested and contribute regularly are **rewarded** in the long run.



As of December 31, 2018, plan assets are at \$523,885,396 with 23,380 currently enrolled from the IATSE, the DGC, Entertainment Partners Canada Inc. and Actsafe Safety Association.





www.ceirp.ca

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For information on a variety of topics:

www.smartpathnow.com

iAcquaint through the Learning Centre on

www.grsaccess.com



For information about your account:

www.grsaccess.com

Great-West Life access line:1-800-724-3402 Group plan #62724

Great-West Life mailing information:

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