

Designed for frontline workers



♥ WorkersFirst

Retiring with dignity

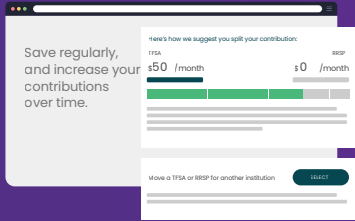
The easiest way to grow your savings for retirement

JOIN YOUR PLAN

my65plus.ca

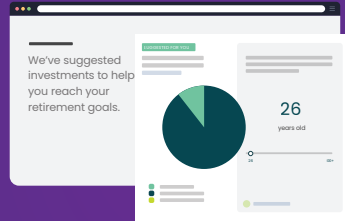
Smart financial choices, made easy

Save



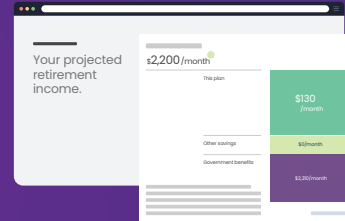
Save in a TFSA and maximize your government benefits.

Grow



Automatic investing grows your money over time.

Track



View, change, pause, or withdraw your savings anytime.

A smart way to save

my65+ is a digital retirement plan that gives you an easy way to grow your savings through a Tax-Free Savings Account (TFSA).

A TFSA is an effective way to save for retirement and the perfect solution for modest income earners, as there is no impact on the money you'll get from government benefits when you retire.

Get the most out of every dollar

my65+ gives you a personalized plan with suggestions on how much you'll need in retirement, how much to expect from government benefits, and how much to save.

- Contributions are made to your TFSA right from your pay
- Top up your savings and contribute from your bank account anytime
- Transfer in any existing RRSP/TFSA to manage your accounts in one place
- Track your savings on the mobile app

How your money grows

Your plan will suggest an age-appropriate investment portfolio for you, which automatically invests your savings in a

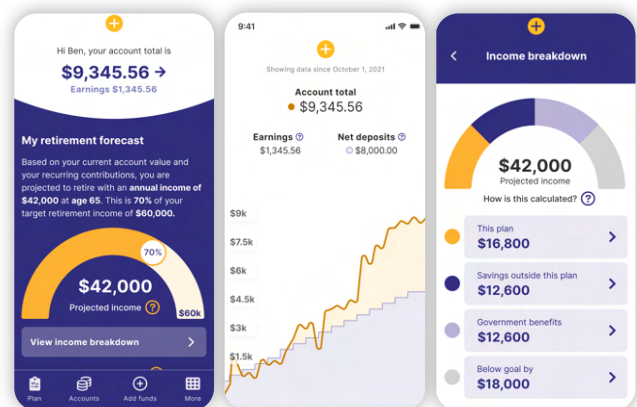
professionally managed fund from BlackRock, the world's largest asset manager.

These funds allocate your money across a diversified portfolio that adjusts your risk from high growth stocks when you are young, to more conservative investments as you get closer to retirement.

Your retirement plan for life

Your my65+ plan is yours for life, even after you leave the WorkersFirst platform. That means you'll always have a great way to grow your savings during your working years, with smart tips to maximize your government benefits (CPP, OAS, GIS) in retirement.

We help your retirement savings go 2-3x further than a typical bank RRSP



Track your progress on mobile!



**A simple, proven way
to grow your money for
retirement.**

It's time to join your plan

WorkersFirst participants are required to set up their my65+ account to access the money that has been set aside for them.

How do I join?

- You will be automatically enrolled in the my65+ plan
- Once the enrollment is processed, you will receive an email with a personalized link
- Clicking on the link and using the email address that the email was sent to, log in to the my65+ plan. Accept the terms and agreements and change your password. This can be done on a mobile device
- Note: Your email address must be all lowercase
- If you want to change other my65+ information, such as adding a beneficiary or updating your personal details, you must do this using a computer

How do I contribute?

TFSA contributions will be made on your behalf in the amount of \$1.50 per hour.

How much can I contribute?

TFSA contribution limits are set by the government. The maximum for 2024 is \$7,000/year, which includes contributions made to any financial institution.

You may save more if you have unused contribution room from prior years. However, you must ensure you do not exceed your contribution limit.

my65+ Support

For help with your plan, call toll free at 1-855-683-2030 or click this [support link](#) to access support material on the plan.

TFSA Contribution Room

For details on your TFSA contribution room, log in to your account at [Canada.ca](#) or contact Canada Revenue Agency at 1-800-267-6999.

Government Benefits

For a precise figure on government benefits, log in to your My Service Canada Account (MSCA) at [canada.ca](#) or call the Canada Pension Plan (CPP) at 1-800-277-9914.