



Frontier School Division

Employee Benefits Committee

October 25, 2011

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The following are the highlights of the Employee Benefits Committee's (EBC) meeting held on October 25, 2011.

Meeting Highlights

Manitoba School Boards Association/Manitoba Teachers' Society Dental Plan

The committee reviewed and discussed revisions to benefits provided in the dental plan. Employee representatives will be forwarding information to their respective groups.

Registered Retired Savings Plan (RRSP)

Frontier School Division continues to offer RRSP's through Great West Life to employees. For information contact Lisa Knight in the Human Resources department.

Canada Savings Bonds

The campaign for Canada Savings Bonds ends November 1, 2011. New enrollments or changes to deduction amounts will be effective the first pay in December 2011. For information contact Deb McDonald in the Payroll department.

Tax-Free Savings Account

Information on the tax-free savings account will be forwarded to employees and retirees in the next few weeks. Please see reverse side for further information.

Next Meeting

The next meeting is scheduled for April 26, 2012 from 1:00 p.m. to 4:30 p.m. at the Division Office.

SIMPLY SPEAKING

Frontier School Division introduces your Group TFSA

The Great-West Life group tax-free savings account (TFSA) is a flexible investment savings plan that allows you to earn tax-free investment income.

The benefits are clear

When you invest in your group TFSA, you can:

- Save more and pay no tax on investment income or capital gains
- Get tax-free withdrawals when you want
- Use your savings for any purpose
- Save easily with convenient payroll deductions
- Keep unused contribution room for the future

While not designed to replace your daily savings account, your group TFSA offers the opportunity to save for those big-ticket items that take one to five years of saving such as a house down payment, continuing education or your dream vacation. You can also use this plan to supplement your retirement savings or to pay for healthcare premiums during your retirement, without dipping into your RRSPs.

With a group TFSA you have the advantage of generally lower investment management fees and expenses than individual plans. This can add up to significant savings for you. Talk to your plan administrator, call *Access Line* at 1-800-724-3402 or go to www.grsaccess.com to find out how you can save more, faster.

For more information regarding your TFSA or to enroll please contact Lisa Knight, Pension and Benefits Clerk at (204) 258-2724 or email at lisa.knight@frontiersd.mb.ca.



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