

# Canada Life DC Pension Plan investment webinar Q&A



## **Q1. Where can I find the retirement calculator on mycanadalifeatwork.com?**

The retirement calculator can be found on the home screen under the **Overview** tab.

## **Q2. There's been an increased discussion around the influence of AI, its contribution to the S&P 500 and concerns about a potential AI bubble. What impact could this have on long-term indices such as the BlackRock 2065? In the short term, should I consider shifting focus toward more conservative indices?**

While short-term volatility in global equity markets is a risk, 2065 Target Date Funds are designed for investors with a 40-year horizon. These investors are assumed to have the capacity to withstand near-term fluctuations because the funds are built to align with long-term objectives, delivering growth and diversification aimed at meeting retirement goals.

## **Q3. Will the assumed inflation rates in our statements for expected retirement income change to include major spikes in CPI? Or is it a flat 2.5% assumed rate?**

It's a flat 2.5% rate.

## **Q4. Is Alphabet Inc. (GOOG) a good way to invest in AI?**

While we don't recommend stocks, GOOG has invested significantly in the development of AI.

## **Q5. What are some examples of stocks in the materials sector?**

This isn't a recommendation to buy. Some of the larger names are Barrick Mining Corporation, Agnico Eagle Mines Limited, Franco-Nevada Corporation, Teck Resources, Nutrien and Kinross Gold.

## **Q6. Can I make additional contributions to my RRSP?**

Sign in to your account on mycanadalifeatwork.com and go to the **Contributions** tab, then select **Add new**. You'll find two options to make additional contributions: online banking or pre-authorized contributions.

## **Q7. How do I get in touch with an investment advisor?**

You can [schedule a personalized one-on-one call](#) with an investment and retirement specialist.

## **Q8. Can I transfer other registered investments into my VSP?**

Yes. If you schedule a call with an investment and retirement specialist, they'll help you transfer your investments.

## **Q9. Are our funds invested in segregated or mutual funds?**

Your funds are strictly invested in segregated funds.

**Q10. Can I increase my bi-weekly contributions to my Canada Life retirement plan?**

Yes. To make changes to your DC contribution amount, fill out the [DC Payroll Deduction Authorization](#) form and send it to the address at the bottom of the form. You can change your contribution percentage once every six months with a maximum contribution rate of 4%. Some exceptions may apply in the case of a [leave of absence](#).

You can make changes to your VSP contribution percentage online at [mycanadalifeatwork.com](http://mycanadalifeatwork.com). For support, you can call Canada Life at 1-866-716-1313 from 8 a.m. to 8 p.m. ET.