



# OUR FINANCIAL WELLNESS PLAN

ATB Group Wealth Services

## Our expertise in service of your financial goals

Our Group Wealth Services plan was co-created with the experts at ATB Wealth to help you on your financial wellness journey, no matter where you are today.

### Get started!

Better financial wellness is just a click away with ATB Prosper - a fast, simple investing experience. Your investment will grow faster with the ATB Prosper bonus, low fees and no annual administration fees. To get started simply [click here](#). Once you're done, you'll be prompted to book an appointment with a Financial Advisor to review your goals and complete the account opening. Completing the info before your appointment helps speed up the process so we can focus on what's important, personalized advice.

Need more support? You can [schedule a longer virtual appointment to include a walk through](#) of the account opening process with an ATB Wealth financial advisor.

Once you've connected with your advisor and the account setup is finished, your employer will begin payroll deductions and you'll be on your way to powering the many possibilities of your unique financial plan.

We're here to answer your questions at [groupwealth@atb.com](mailto:groupwealth@atb.com)



Learn more about ATB Wealth  
at [atb.com/wealth](https://atb.com/wealth)



## Group investment plan

### Plan details

This program will help you create an investment plan and identify how to achieve your retirement and savings goals. You can invest in a Registered Retirement Savings Plan (RRSP) and/or a Tax-Free Savings Account (TFSA) automatically through payroll.

If you need help determining where to invest your money, ATB Wealth can help you decide.

### Eligibility & contributions

As an eligible Support Staff Member of Fort Vermilion School Division, you are eligible to join the plan right away. Each pay period your contributions will be deducted pre-tax from your paycheque and deposited into a RRSP Account. You can also choose to do voluntary contributions into a Tax Free Savings Account (TFSA).

Fort Vermilion School Division will match contributions with each monthly pay cycle into a RRSP based on the following tenure once you have completed your 3 month probationary period:

- **Less than 3 months of employment:** voluntary contributions
- **3 months - 1 year of employment:** match up to 2% of monthly salary
- **1 year - 4 years of employment:** match up to 3% of monthly salary
- **4 years - 9 years of employment:** match up to 4% of monthly salary
- **9 years - 14 years of employment:** match up to 5% of monthly salary
- **14 years - 19 years of employment:** match up to 6% of monthly salary
- **19 plus years of employment:** match up to 7% of monthly salary

## Banking benefits

### Save on everyday financial solutions

Choose the everyday chequing account that's right for you and watch as your savings pile up each month.

- **Unlimited Account:** \$0/month for three years (reg. \$15.95). You save \$574.20 over the period.
- **Advantage Account:** \$0/month for three years (reg. \$24.95). You save \$898.20 over the period.<sup>2</sup>

### Preferred rates on personal borrowing

Preferred rates on lending from ATB on secured and unsecured loans.<sup>1</sup>

### Additional offers\*

As a GWS member you can access Money Minded, our hub for learning and growing your confidence with your money, and ATB TrackIt, our budgeting tool.

You may be eligible for more special opportunities from ATB. Contact our Client Care Centre at [atb.com/contact](http://atb.com/contact) to learn about our current offers.

### Additional help and support

Questions about your investments call a Financial Advisor at 1-855-541-4387.

Questions about your banking call 1-800-332-8383 or visit your closest ATB location.

Questions about your Group Plan features or on how to get started:

Call: 1-866-408-7215

Email: [groupwealth@atb.com](mailto:groupwealth@atb.com)

For all internal inquiries relating to the plan (like contributions, deductions, and eligibility), please contact Human Resources/Payroll.



For internal use only: GWS BP#1901339

<sup>1</sup>On approved credit only. Rates are variable based on ATB's Prime lending rate, which can fluctuate without notice. Discount of 2% to a maximum discount of prime + 4.5% based on branch discretion. Subject to change. <sup>2</sup>Offer is only applicable to newly opened advantage and unlimited accounts, cannot be combined with previous GWS chequing account offers. ATB Wealth (a registered trade name) consists of a range of financial services provided by ATB Financial and certain of its subsidiaries. ATB Investment Management Inc., ATB Securities Inc., and ATB Insurance Advisors Inc. are individually licensed users of ATB Wealth. ATB Securities Inc. is a member of the Canadian Investor Protection Fund and Investment Industry Regulatory Organization of Canada.

The information contained herein has been compiled or arrived at from sources believed to be reliable, but no representation or warranty, expressed or implied, is made as to their accuracy or completeness, and ATB Wealth (this includes all the above legal entities) does not accept any liability or responsibility whatsoever for any loss arising from any use of this document or its contents. This information is subject to change and ATB Wealth does not undertake to provide updated information should a change occur. This document may not be reproduced in whole or in part, or referred to in any manner whatsoever, nor may the information, opinions and conclusions contained in it be referred to without the prior consent of the appropriate legal entity using ATB Wealth. This document is being provided for information purposes only and is not intended to replace or serve as a substitute for professional advice, nor as an offer to sell or a solicitation of an offer to buy any investment. Professional tax advice should always be obtained when dealing with taxation issues as each individual's situation is different.

## Getting started with ATB Group Wealth Services

Better financial wellness is just a click away with ATB Prosper—a fast, simple investing experience.

### Step 1

To get started simply visit:



### Step 2

To book an appointment with a financial advisor visit:



### Step 3

Once you've connected with your advisor and the account setup is finished, your employer will begin payroll deductions.

We're here to answer your questions and help power the many possibilities of your unique financial plan at:  
[groupwealth@atb.com](mailto:groupwealth@atb.com)

