



With RRSP season approaching, it's a good time to revisit your retirement plan.

Have you completed your applications?

Can you maximize your contributions?

Make a lump sum deposit?

Top it up and take advantage today!

Don't wait until the last minute! If you haven't signed up yet,

please get your applications in to your

Administrator by no later than **February 17, 2009**.

Misplaced your application package ?

Contact your Administrator.

Remember, any Payroll contributions accumulating on your behalf can't start working for your retirement until you *enroll*.

Lump sum contribution forms can be downloaded from either

www.grsaccess.com or www.ceirp.ca.

If you are planning to make a lump sum contribution to your RRSP you might want to check your payroll contributions so far so you don't contribute over your allowable deduction limit.

You will receive two tax receipts for contributions received from March to December 2008 and for January and February 2009. This allows you flexibility in tax reporting. Both statements and tax receipts are mailed to your home address.

Make sure Great-West Life has your current contact information.

Call them at 1-800-724-3402 or go online www.grsaccess.com.

Important RRSP contribution deadlines

The Great-West Life offices will be closed on
Family day, Monday, Feb. 16, 2009 – except Montreal office

Members will receive RRSP receipts at their home address for contributions submitted to Great-West in a postmarked envelope as noted below:

RRSP receipt period	Contributions received	Postmarked on or before*	RRSP receipts will be mailed on or before
March 1, 2008 to Dec. 31, 2008	by Jan. 22, 2009	Dec. 31, 2008	Feb. 5, 2009
Jan. 1, 2009 to March 2, 2009	up to March 6, 2009	March 2, 2009	March 16, 2009
	from March 9, 2009 to March 24, 2009	March 2, 2009	March 31, 2009

Postmarks are monitored for three weeks following the end of each tax receipt period, which is why there are two receipt mailings during the January to March 2009 period.

*For contributions sent by courier, the courier company's mailing date (date sent) will be used instead of the postmarked date. (This includes contributions sent by overnight courier.)

Helping all members retire with dignity.