



# WILBUR-ELLIS

## WE Culture & Philosophy

- Your health and wellbeing matter.
- When you are thriving mentally, physically, and financially, you are your best self in and out of the office.
- Total Rewards You Deserve

## How the Plan Works – Matching RRSP

**Eligibility:** All full-time employees are eligible after completing 12 months of employment.

**Your Contributions:** You can choose to contribute between 0% and 6% of your earnings to the program.

**Company Matching:** We've got your back! For every dollar you contribute, WE will match 50%, up to 3% of your earnings.

**Voluntary Contributions:** Want to save more? You can make additional contributions through payroll deductions or lump sum payments whenever you like.

**Earnings:** Your contributions are based on your total earnings, including bonuses and overtime.

**Program Rules:** We've set up the program to help you save for retirement with ease:

- Your contributions are yours from day one (immediately vested).
- While you're employed, neither you nor the company can withdraw from the contributions. They're locked in for your retirement.
- You can make withdrawals from your voluntary contributions if needed.
- We even allow withdrawals for the CRA's Home Buyers' Plan to support your homeownership goals.

## Industry Insights

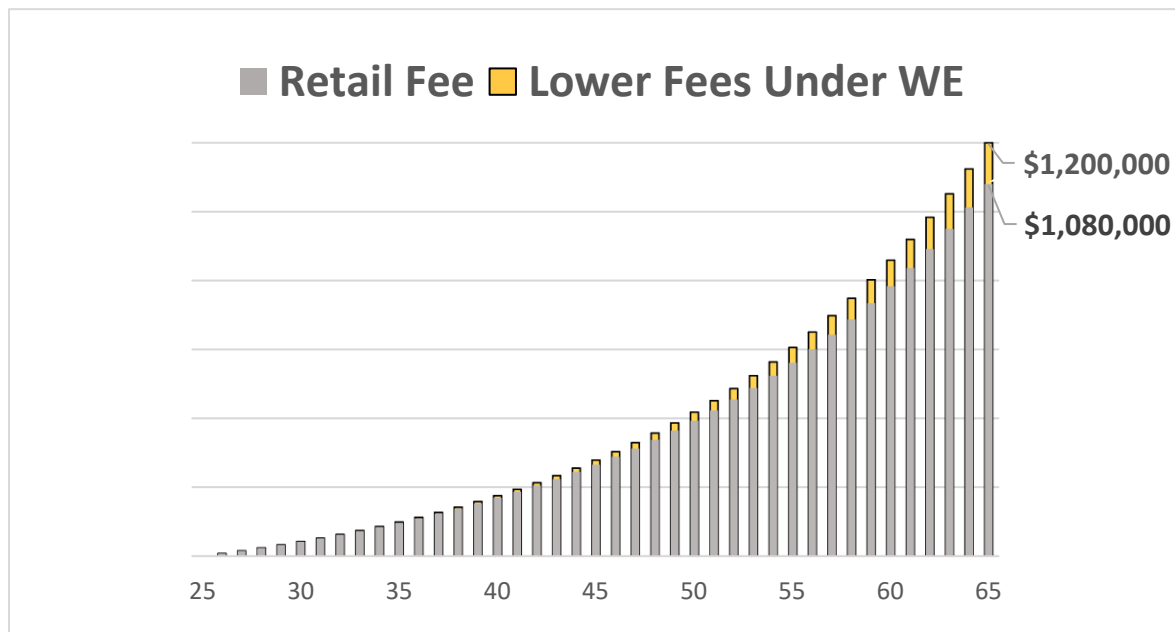
- While only 67% of employers offer Group Retirement Programs, we're one of them!
- Unlike many others, we include overtime and bonuses in your earnings definition, maximizing your benefits.

*This material summarizes some important features of your pension plan, but does not constitute an agreement. In the event of a discrepancy between the wording in this document, and the Pension Contract, the Pension Contract will be deemed accurate. Furthermore, the charts and material in this document is for illustrative purposes only. Actual results will vary.*



## A Career with a Retirement Program at WE

- Individual who makes \$80,000/yr starting with WE at age 25 and doing only the matching contributions, with no extra
- The savings from the lower fees under the program could add up to \$120,000 more in your retirement account versus retail fees. This savings leads to either an earlier retirement date or having more money during retirement!



## Retirement Income

- \$1,200,000 produces after-tax income of ~\$5,500/mo (including CPP & OAS) starting at age 65
- This also includes an annual consumer price index adjustment throughout retirement
- **CPP** - the max benefit in 2024 was \$1,364.60/mo — the average is only \$758.32
- **OAS** - the max benefit in 2024 was \$713.34/mo

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