



Reuter Benefits Group Plan Member Newsletter

December 2010

The Importance of Your Beneficiary Designation

As a Group Retirement Plan member, you are provided with estate planning advantages through the beneficiary you designate on your plan.

Potential Protection Against Creditors

If you have appointed a spouse, child, grandchild or parent as beneficiary, your Group Retirement Account may be protected from creditors. This means that if legal action is taken against you by creditors requesting information on or access to these funds, their request may be denied by the insurance company.

Elimination of Probate Fees

In addition, if you have named an individual rather than appointed your estate as beneficiary, your Group Retirement plan assets do not form part of your estate and are not subject to provincial probate fees upon death.

For the reasons outlined above, we recommend that you review the beneficiary indicated on your December 31, 2010 statement.

If you have questions regarding your beneficiary designation or wish to make changes, you may contact Reuter Benefits via telephone at 1-800-666-0142 or email at retire@reuterbenefits.com.