

Group Retirement Plans

Most frequently asked questions

Secure sites (portals), mobile application and client servicing

Will I have to register again on the new Telus portal?

Yes. Personalized communication will be sent to you in the week of December 8th. This communication will contain instructions on how to proceed.

Will I receive training for the new portal?

Yes, webinars will be available prior to the transition.

The present Cwb.hroffice.com portal will remain accessible until what date?

The current portal will remain accessible until January 31st, 2026.

Will I have access to my performance history and transactions?

Yes, all financial statements and tax receipts will be transferred over nbtmyretirement.com by March 31st, 2026.

Until when can I modify my portfolio on the CWT platform?

From nbtmyretirement.com, go to the "Learn" tab and scan the QR code. To complete the identification process, click NBT and enter your NBT ID and password. You will be asked to go through this validation process once.

Will I be able to contact you at the same number?

The current number 1-833-688-9355 will be available until December 8th, 2025. The new number will be accessible from December 9th, 2025. From this date, you can contact us at 1-877-413-1194, Monday to Friday from 8 a.m. to 8 p.m. (ET).

How will I receive my tax receipts?

When you sign in to nbtmyretirement.com for the first time, you will need to select your delivery preferences. If you opt for regular mail, you will be charged \$10 annually, which will be deducted from your account.

What will change in the investment options made available to me?

As you transition from CWT to NBT, you will gain access to investment options managed by leading firms chosen by National Bank Investments. The new selection—including the Simplicity Retirement Solution, based on diversified National Bank Investments portfolios—will replace the current CWT platform options, such as Onyx Portfolios and index funds.

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To which investment options will my assets be transferred?

Your current assets will be redeemed and transferred to similar investment options offered on the NB platform, based on investment objectives and the risk ratings of the funds. Effective on December 19th, you will be able to change your investment options from those initially selected as part of the transition.

Will I have to take action in the transfer of my assets?

No action is required on your part.

What can I do if I decide to change my investment options?

As of December 19th, you will have the ability to modify your investment options on the NBT platform. Comprehensive information regarding available options will be provided on the portal to support your decision-making.

Until when can I modify my portfolio on the CWT platform?

You will have until December 7th to make changes on the CWT platform by using the current investment options available. Following that date, there will be a blackout period during which the CWT platform will be unavailable to facilitate the integration.

Will NBT offer guaranteed investment certificates?

No, however, you will have access to the NBI Altamira Cashperformer Account free of charge.

Will the current CWT investment options remain available?

No.

Will there be a change to my current fees?

NBT applies an administration fee of 1.60%, plus a management fee that varies by fund, starting at 0.10%. Each fund also covers its own operating expenses. These fees are not paid directly by you, but they do reduce the value of your investment.

Please refer to the Appendix in the NBT notice for a comparison with previous CWT fees.

Additionally, RRSP withdrawals incur a \$50 fee, and TFSA withdrawals a \$25 fee.

Will my contributions as well as the provisions of my plan remain the same?

Yes. However, your plan will be covered by a new Declaration of Trust, which will be available on nbtretirement.com under "Monitor" tab at the bottom. Beneficiaries will be carried over.