

# Start saving guide

Join your workplace savings plan to get:

- + employer contributions
- + easy ways to save
- + competitive costs
- + simple investing
- + advice when you need it

# Welcome



Get closer to your financial goals when you save with your employer and Sun Life. It's important to both of us that you retire on time and feel good about your money throughout your life. Let us help you get there!

This guide will take you through your **Samuel, Son & Co., Limited Retirement Plan** perks and what makes it different from other savings you may have elsewhere, and will help you join.

We're available in lots of different ways on your phone, tablet and desktop. You can always count on a human touch, whether with our digital coach, Ella, or our live support:



Visit [mysunlife.ca](https://mysunlife.ca) to take care of your savings as they grow or learn all about retirement. Get help along the way with savings tips from Ella or click on **Chat live now** to get live support.



Download the **my Sun Life mobile app** to check your balances on the go, review how your funds are doing, and more.



Call us – we're here to help, with service in over 190 different languages:

**1-866-733-8613** | Monday to Friday | 8 a.m. to 8 p.m. ET



Sign up for a **Connect with your money** webinar on [sunlife.ca/mymoney](https://sunlife.ca/mymoney) to learn about how to use our tools and resources to manage your money.



We are here for you every step of the way—from the moment you join the plan, all the way up to retirement. We can help you with enrolment, picking your products and funds, and making the most of your plan perks. Give us a call at the phone number above during our listed hours of operation.



# What you have to do

This guide will walk you through everything you need to do to get set up and start saving in the plan today. Just follow the checklist below, where we take you through all the steps from start to finish.

## go to [mysunlife.ca](https://mysunlife.ca)

- Sign in to [mysunlife.ca](https://mysunlife.ca) using your employer's starter ID 06153 and password 259507. Once you're in, you can learn all about the funds offered in your plan and use our tools to help you with saving and investing.

## learn page 4

- Discover what's great about your plan and why you should join.

## invest page 7

- Understand the investment options in your plan, and get step-by-step help picking your funds.

## join page 11

- Complete the enrolment steps to join the plan.





# learn



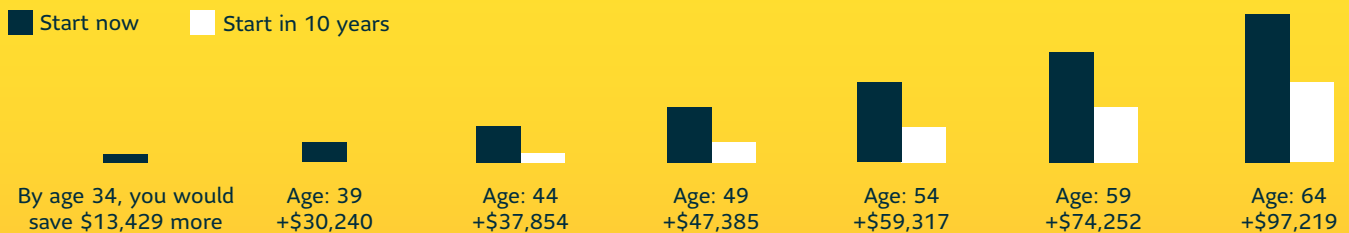
Hear it straight from the ones who are already living it.  
This is the advice retirees now have for those of us still working:



Source: Sun Life's 2016 Retirement Now report







## Nothing grows your money like time.

Starting early is the biggest piece of advice retirees have for you, and we agree. Take a look at how a 29-year-old saving \$200 a month starting **now** instead of in **10 years** can get more money for retirement (\$97,219 more to be exact):



This information came from the *Save today for more tomorrow calculator* on [mysunlife.ca](https://mysunlife.ca).

# Your future's bright because your employer set you up with a great plan. Here's why:

		
<p><b>Your employer contributes</b></p> <p>It's a big perk of working where you do – where else do you get free money like that?</p>	<p><b>Add money straight from your pay</b></p> <p>It's easy and means you get instant tax savings.</p>	<p><b>Tax advantages</b></p> <p>By contributing to the DCPP, you could pay less income tax. Your DCPP money also grows tax-free until you withdraw it.</p>
		
<p><b>Exclusive investments*</b></p> <p>You won't find these if you invest on your own at a bank or mutual fund company. More on page 7.</p>	<p><b>Bring your outside savings to Sun Life</b></p> <p>Here, our costs are competitive and you can invest your money in a diverse group of funds that only we have. This saves you more and lets you see all your money in one place.</p>	<p><b>You get online tools and videos to make saving easier.*</b></p> <p>Get help with financial topics, choosing your investments, and more.</p>

## At Sun Life, your fees\* are competitive. Just another reason to invest with us.

Thanks to our combined buying power with your employer, you pay investing fees that are generally lower than what an average person would pay at a bank or mutual fund company for similarly managed funds. When you pay lower fees, more of your hard-earned money is invested and growing for you.

This table shows how much more you would save over time with Sun Life versus at a bank—see how much a 1% difference in fees can affect your savings over 30 years?

How long you contribute	Total contributions to your plan account	How much would you save	
		Bank (2% management fee)	Sun Life (1% management fee)
30 years	\$120,000	\$209,667	\$256,513
You would save <b>\$46,846</b> more with us!			

We calculated the figures above assuming you invest \$4,000 each year all at once on January 1 and you earn 5.5% annually before we take off the fund management fee each month.

\*Before you enrol in the plan, you can sign in to [mysunlife.ca](https://mysunlife.ca) using your employer's starter ID 06153 and password 259507 to:

- learn more about your plan's investment options (under **Accounts > Investment performance**)
- see the investing fees you'd pay online (under **Accounts > Account fees**)
- use online tools and videos to help you with choosing investments and financial planning (under **Resource Centre > my money tools**).

# Products in your plan

## Retirement income

Defined Contribution  
Pension Plan (DCPP)

### Tax savings today + employer contributions + low fees

This product could be a big part of your retirement income. You and your employer contribute money to an account with us. Since this is retirement money, pension laws say you normally can't take it out until you leave your employer or are ready to retire.



Need help with your pension plan? Give us a call at **1-866-733-8613**.



Get connected! Go online at [mysunlife.ca](https://mysunlife.ca)  
and download the **my Sun Life mobile app**.





invest



## First, decide how hands-on you'd like to be.

We will support you in different ways depending on your investment approach. Choose one of the approaches available:

- **Help me do it** – We point you toward an easy investment and you make one decision.
- **Let me do it** – You handle all the investing and decisions using our tools.

To help decide what investment approach is best for you, use the following chart as a guide.

### Choose the investment style that most sounds like you:

Help me do it	Let me do it
<ul style="list-style-type: none"><li>• I want an investment based on when I need my money and/or my risk profile.</li><li>• I want to choose my investments, but need help.</li><li>• I am interested in investing, but don't want to spend a lot of time and energy managing my investments.</li><li>• I only want to make one or two investing decisions.</li></ul>	<ul style="list-style-type: none"><li>• I want to personalize my investments based on my risk profile, life stage, individual preferences and other factors.</li><li>• I have time to review the investments available and use tools online before making my choices. I'll speak with a financial advisor if necessary.</li><li>• I can manage my own investments based on my own risk profile/life stage. I'm comfortable adjusting my investments when needed.</li><li>• I want to make all my investment decisions, with help from an advisor if needed.</li></ul>

We encourage you to re-visit your investments from time to time, or as things change.

**Next, complete the steps under the approach that fits you.**

	Help me do it	Let me do it
What is it?	<p><b>Multi-risk target date funds</b></p> <ul style="list-style-type: none"> <li>Choose one fund that's both closest to the year you need your money and matches your investment personality.</li> <li>When you start investing, the fund manager takes more risk to grow your money. As you get closer to the target date, the fund manager chooses less risky investments to protect it.</li> <li>The amount of risk the fund manager takes also depends on the risk level you choose (for example, conservative or aggressive).</li> </ul>	<p>Build your own personalized investment mix by choosing several funds based on your investment personality and life stage.</p>
How to choose your funds	<ol style="list-style-type: none"> <li>Complete the <b>Asset allocation tool*</b> on <b>mysunlife.ca</b>.</li> <li>At enrolment, invest in the fund that's closest to the year you need your money and also matches your risk profile from the tool.</li> </ol> <p>Then a fund manager takes care of the portfolio for you.</p>	<ol style="list-style-type: none"> <li>Complete the <b>Asset allocation tool*</b> on <b>mysunlife.ca</b>.</li> <li>The tool will bring you to your results page. Review the recommended investment mix and your investment choices. Click on each fund to see detailed information.</li> <li>At enrolment, direct a percentage of your future contributions to funds from each fund type to match what's in your target investment mix, or as you like.</li> </ol>

**\*Know your investment personality**

- To find out your investment personality, sign in to **mysunlife.ca** with your employer's starter ID 06153 and password 259507, and use our **Asset allocation tool** (under **Resource Centre > my money tools**).
- Your personality is based on a few different things, like how careful you are with your money and how long you have until you need it.



## These are the funds available in your plan:

### Help me do it

Fund type	Investment name
Multi-risk target date funds	SL Granite Retirement Fd
	SL Granite 2025 Agg Fund
	SL Granite 2030 Agg Fund
	SL Granite 2035 Agg Fund
	SL Granite 2040 Agg Fund
	SL Granite 2045 Agg Fund
	SL Granite 2050 Agg Fund
	SL Granite 2055 Agg Fund
	SL Granite 2060 Agg Fund
	SL Granite 2025 Con Fund
	SL Granite 2030 Con Fund
	SL Granite 2035 Con Fund
	SL Granite 2040 Con Fund
	SL Granite 2045 Con Fund
	SL Granite 2050 Con Fund
	SL Granite 2055 Con Fund
	SL Granite 2060 Con Fund
	SL Granite 2025 Mod Fund
	SL Granite 2030 Mod Fund
	SL Granite 2035 Mod Fund
	SL Granite 2040 Mod Fund
	SL Granite 2045 Mod Fund
	SL Granite 2050 Mod Fund
	SL Granite 2055 Mod Fund
SL Granite 2060 Mod Fund	

## Let me do it\*

Fund type	Investment name
Guaranteed	SLA 1Yr Guaranteed Fund SLA 3Yr Guaranteed Fund SLA 5Yr Guaranteed Fund Sun Life GDIA
Fixed income	BLK Bond Index Fund SL Multi-Strategy Bond
Balanced**	B.G. Balanced Fund CC&L Group Income&Growth
Canadian equity	B.G. Canadian Equity B.G. Small Cap Fund CC&L Grp Cdn Equity Fnd
Foreign equity	BG American Equity BLK US Equity Index Reg MFS Global Equity MFS Intl Equity Fund B SL MFS U.S. Growth

\* **Let me do it** funds hold a mix of investments that remain relatively static. That means, if you invest in these funds, you should revisit your investment choices regularly to ensure your portfolio still continues to align with your financial goals, risk tolerance and time horizon over the long term.

\*\* A **balanced** fund is an option for investors seeking a simple one-fund solution. It contains a diversified mix of stocks and bonds within a single fund. Unlike the other **Let me do it** funds, it can be considered a complete portfolio by itself to which you can invest up to 100% of your contributions.

### View your fund options and investing fees online

The funds offered under your plan can also be found on [mysunlife.ca](https://mysunlife.ca). Sign in with your employer's starter ID 06153 and password 259507. Once you're in, find all the funds for each product under **Accounts > Investment performance**. And you can find the investing fees for each fund under **Accounts > Account fees**.



## Enrol today! In no time, you'll be surprised at how the money adds up.

- |        |  |
|--------|--|
| Step 1 | <b>Enrol.</b> Complete the paper enrolment form(s) in this guide for each product you're adding to your plan: (Where your plan allows) tell us how much money to add from your pay, pick your funds, and add your beneficiaries. Return the completed form(s) to the contact, address or department indicated on the first page. |
| Step 2 | <b>Register.</b> Once you receive your welcome letter from Sun Life in the mail, you can register for an account. To create your account, go to <a href="https://mysunlife.ca">mysunlife.ca</a> and click on Register. (Note: You may need your account number, which can be found on your welcome letter.)                      |
| Step 3 | <b>Explore.</b> Once you're signed in to your Sun Life account, click on <b>my financial centre</b> under the Investments section on the <b>Home</b> page. Explore all the tools and information available to you. (Turn the page to check out our range of online tools.)   |

### We're here to help

If you need a hand at any point, give us a call at **1-866-733-8613**. We're happy to help set up your products.



Reminder

Sign up for a webinar to learn about how to use our tools and resources to manage your money. Simply go to [sunlife.ca/mymoney](https://sunlife.ca/mymoney) and select **Connect with your money** for available dates and times.



Get connected! Go online at [mysunlife.ca](https://mysunlife.ca) and download the **my Sun Life mobile app**.



## Explore our tools

Once you've registered for an account on **mysunlife.ca**, discover our world of online and mobile tools. Here are some of your colleagues' favourites.



Jay wants to know what kind of investor he is.

So he uses the **Asset allocation tool** on **mysunlife.ca**.

It helps him decide how much investment risk he's comfortable with.

From **my financial centre**, just select **Resource Centre > my money tools**.



Marie-France likes to look up detailed info about her funds.

So she uses the **Morningstar®** tools on **mysunlife.ca** – there's a bunch of them.

She can compare funds, get historical rates of return and learn more about the fund managers.

From **my financial centre**, just select **Accounts > Investment performance**.



Eric wants to keep close track of how his investments are doing.

He uses the **my Sun Life mobile app** for personal rate of returns every month.

He can review his investment performance, by individual fund, by product, or overall.

After signing in to the mobile app, just select **Investments**. The rate of return is under your balance.



Wendy likes to check her progress toward her retirement goals regularly.

She uses the **Retirement planner** on **mysunlife.ca**.

It helps her create a retirement goal and see how she's doing.

From **my financial centre**, just select **Resource Centre > my money tools > Retirement planner**.



Vishal wants to find a new optometrist and a discount on glasses.

So he uses **Lumino Health Centre** on **mysunlife.ca** and the **my Sun Life mobile app**.

He compares costs and ratings for health-care providers nearby and finds discounts on fitness, eyewear and more. This leaves Vishal with more savings.

After signing in, find **Lumino Health Centre** on the **Home** page.



Desirée wants general information about her products and how much she's saved.

Every January, she reviews her account statement for the year on **mysunlife.ca**.

She gets an up-to-date summary of her plan, and can read important messages from Sun Life or her employer.

From **my financial centre**, just select **Accounts > Statements**.



# Defined Contribution Pension Plan (DCPP) enrolment form



Return the completed form to:

Sun Life Financial, Group Retirement Services

PO Box 11001 Stn CV, Montreal QC H3C 3P3

[www.sunlife.ca](http://www.sunlife.ca)

Nota : La version française de ce document est également disponible.

Please PRINT clearly.

## Plan sponsor information

Name of plan sponsor <b>Samuel, Son &amp; Co., Limited</b>	Client ID <b>C053Z</b>	Plan <b>01</b>	Contract number <b>60410 -G</b>
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### Classifications

Subdivision 001	Payroll ID N/A	User field N/A
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## 1 Personal information

First name	Middle initial	Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Date of birth (dd-mm-yyyy)	Social Insurance Number*	Identification number		
Address (street number and name)			Apartment or suite	
City	Province	Postal code	Telephone number (day)	
Email address			Telephone number (evening)	
Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)	Province of employment		

\*By submitting this form you authorize your Social Insurance Number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your identification number until such time as it is replaced with a number that is not your SIN.

## 2 Marital / relationship status declaration

Note: If your status changes in the future, please complete/submit a 'Change of records' form and notify your plan sponsor.

I certify, at the time of this declaration, based on the definition of spouse applicable under pension legislation:

I have a spouse.

Spouse's first name	Middle initial	Last name	Date of birth (dd-mm-yyyy)
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I do not have a spouse.

ENRLMNT



### 3 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate.

Caution in all provinces except Quebec: Your designation of a beneficiary will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to make a new designation. In Quebec, a divorce granted after December 1<sup>st</sup>, 1982 cancels the beneficiary designation of the married spouse.

In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

**Note:** To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your qualifying spouse, unless your spouse waives the death benefit. A beneficiary designation other than your spouse would only apply to those death benefits which are not, according to the law, payable to your surviving spouse. If you wish your spouse to receive all benefits, please ensure you designate your spouse as beneficiary in the space below.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

\*Following are the values to be used for relationship

Husband (married)	Wife (married)	Civil union	Common-law	
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

\*\*Where Quebec law applies, a **married or civil union spouse** beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.



#### 4 Contingent beneficiary appointment

Complete this section to appoint a contingent (secondary) beneficiary for your account.

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

#### 5 Contributions

##### Voluntary contributions:

- I authorize my employer to deduct \_\_\_\_\_ % or \$ \_\_\_\_\_ per pay to be deposited into the plan.
- I will not be making voluntary contributions.

#### 6 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

##### Help me do it - multi-risk target date funds

Pick the multi- risk target date fund, that matches your Investment Risk Profile, with the maturity date that is closest to when you will need your money.

	Percentage allocation %
SL Granite Retirement Fd (QQC)	_____ %
SL Granite 2025 Agg Fund (QWZ)	_____ %
SL Granite 2030 Agg Fund (QSJ)	_____ %
SL Granite 2035 Agg Fund (QXA)	_____ %
SL Granite 2040 Agg Fund (QSK)	_____ %
SL Granite 2045 Agg Fund (QXB)	_____ %
SL Granite 2050 Agg Fund (QSL)	_____ %
SL Granite 2055 Agg Fund (QYS)	_____ %
SL Granite 2060 Agg Fund (QKL)	_____ %
SL Granite 2025 Con Fund (QXD)	_____ %
SL Granite 2030 Con Fund (QSN)	_____ %
SL Granite 2035 Con Fund (QXE)	_____ %
SL Granite 2040 Con Fund (QSO)	_____ %
SL Granite 2045 Con Fund (QXF)	_____ %
SL Granite 2050 Con Fund (QSP)	_____ %
SL Granite 2055 Con Fund (QYR)	_____ %

SL Granite 2060 Con Fund (QKM)	%
SL Granite 2025 Mod Fund (IGK)	%
SL Granite 2030 Mod Fund (LY1)	%
SL Granite 2035 Mod Fund (IGL)	%
SL Granite 2040 Mod Fund (LY2)	%
SL Granite 2045 Mod Fund (IGM)	%
SL Granite 2050 Mod Fund (LY3)	%
SL Granite 2055 Mod Fund (I29)	%
SL Granite 2060 Mod Fund (ED1)	%

**Let me do it**

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

Percentage allocation

SLA 1Yr Guaranteed Fund (012)	%
SLA 3Yr Guaranteed Fund (036)	%
SLA 5Yr Guaranteed Fund (060)	%
Sun Life GDIA (197)	%
BLK Bond Index Fund (W02)	%
SL Multi-Strategy Bond (QRU)	%
B.G. Balanced Fund (U07)	%
CC&L Group Income&Growth (QLJ)	%
B.G. Canadian Equity (U05)	%
B.G. Small Cap Fund (U51)	%
CC&L Grp Cdn Equity Fnd (X18)	%
BG American Equity (U21)	%
BLK US Equity Index Reg (X90)	%
MFS Global Equity (QOM)	%
MFS Intl Equity Fund B (X68)	%
SL MFS U.S. Growth (QQT)	%
<b>Total</b>	<b>100 %</b>

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan by your plan sponsor, which is the SL Granite Con Multi-Risk Target Date fund with the maturity date closest to, without exceeding, your 65<sup>th</sup> birthday.

## 7 Your authorization and signature

I acknowledge that by enrolling in this plan, I am bound by the terms of the group savings plan contract\* between my plan sponsor and Sun Life Financial, the applicable details of which have been or will be provided or made available to me by Sun Life Financial or my plan sponsor as part of the enrolment process.

I understand that the funds available in my plan are offered under a group savings plan contract issued to my plan sponsor by Sun Life Financial.

I authorize Sun Life Assurance Company of Canada (Sun Life), its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life, its agents and service providers to disclose my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

\*Group savings plan contract includes a group annuity policy issued by Sun Life.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies\*\*, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

No, I refuse permission.

\*\*The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, [www.sunlife.ca](http://www.sunlife.ca).

Signature

X

Date (dd-mm-yyyy)

## 8 Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy).

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.





## Privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and telling you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit [sunlife.ca/privacy](https://sunlife.ca/privacy).

### More choice means better communication

Sun Life is committed to providing you with the information you need to stay informed and get the most out of your plan. We're also committed to using electronic channels for more communications so that together, we'll reduce the amount of paper we use, making us even greener!

You can set contact preferences to allow you to specify how you would like to receive information from us. This supports our ability to comply with anti-spam legislation (Bill C-28), which impacts all electronic communications.

Our Privacy Policy goes over the choice you have about receiving information regarding other products and services from Sun Life. Please visit [sunlife.ca/privacy](https://sunlife.ca/privacy) to view our Privacy Policy.

If you wish to change your preferences regarding the information you receive from us, you can let us know by visiting the preferences page under the **Profile** section of the [mysunlife.ca](https://mysunlife.ca) web site or by calling the Sun Life Client Care Centre.

## Tax implications

There are no tax implications when assets are transferred in the registered portion of your retirement savings plan. However, transfer/withdrawal activity in the non-registered portion of your plan may result in a capital gain or loss. A capital gain is the profit that you realize when you sell an investment for more than its average cost. A capital loss is the loss that you realize when you sell an investment for less than its average cost. Capital gains or losses can also be triggered due to sales within the fund by a segregated fund manager, or by the sale of underlying funds.

Capital gains and losses must be reported to you in the year the transfer/withdrawal activity was completed. You can use any capital losses to offset capital gains realized from other sources during the year, offset capital gains that you have reported in the past three years or reduce future capital gains.

## Disclaimer

This material is intended as a general guideline for information purposes, and is current as of the date indicated on the last page. Market conditions and other factors change over time, and this will affect either positively or negatively one or more asset classes. The investment assumptions we've used are based upon historical investment returns, and past returns may not reflect future investment performance. In order to identify an asset allocation model, which is appropriate for your individual circumstances, you should consult a qualified financial planner who is familiar with your personal financial circumstances and understands your tolerance for risk.

The term "fund" as used in this document is meant to imply segregated funds, mutual funds or asset allocation models/portfolios that may be available in your plan.

Even though we use the term "my money" throughout this guide, contributions and returns invested in guaranteed or segregated funds while under a group annuity policy with Sun Life Assurance Company of Canada (Sun Life) are the property of Sun Life.

Contact Sun Life's Client Care Centre any business day from 8 a.m. to 8 p.m. ET if you have any questions about your plan at work.



Contact us at 1-866-733-8613 any business day from 8 a.m. to 8 p.m. ET. if you have any questions about your plan at work.

**C053Z, 01  
DCPP**

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