

# my money @ work | Start saving guide



it's time to save

# Welcome to my money @ work

Millions of Canadians participate in workplace retirement and savings plans.  
Now, it's your turn because it's your money and your future.

Saving at work helps you meet your financial goals whether you're just starting your career, midway through it or close to retirement. And this guide has what you need to get started: practical savings information to help you save and enrol in the **Improved Retirement Plan for Teaching, Administration & Other Employees of St. Francis Xavier University.**

Being part of the Sun Life Financial community has its advantages. From making the most of your workplace plan to helping you plan for your financial future, my money @ work and Sun Life Financial are here for you.

To take advantage of your dedicated Sun Life Financial Customer Care Centre representative, call 1-866-733-8612 from 8 a.m. to 8 p.m. ET any business day. Service is available in more than 190 languages.

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



## Three easy steps...

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#### **mysunlife.ca**

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READ

# my money @ work

There is no better way to save for your future than through your plan @ work. It makes saving and investing easy.

## Why save now?

Your future wealth and lifestyle depend on the savings you make today:

- When you save through a registered plan, the benefit of tax-deferred earnings growth (called compounding) over time is significant
- Nothing can grow your money like time—saving now rather than saving later can significantly increase the amount of money you have for your future

Make saving money for your future a priority. Your plan @ work is the best place to start.



### DID YOU KNOW?

Saving two dollars a day—one less coffee—can add up to \$3,650 in five years. (And that's before any compound interest!)



## My plan

### **Defined Contribution Pension Plan (DCPP)**

In a DCPP, an amount of money, usually based on your earnings, is credited to an account in your name. It may just be your employer contributing, or it may be both you and your employer.

Contributions are invested and earn investment income over time. In most cases, contributions and investment earnings are locked-in either immediately or after a period of time as defined by the applicable pension legislation. This means you usually can't access the money until you reach retirement age.

### **Registered Retirement Savings Plan (RRSP)**

An RRSP is a plan to which you contribute (and in some cases your employer contributes) that helps you save for retirement. All contributions made to your RRSP are tax-deductible and all investment earnings are tax-deferred. You can also contribute to a spousal RRSP on behalf of your spouse.

### **Tax-Free Savings Account (TFSA)**

A TFSA provides you with a multi-purpose savings account in which all investment earnings are tax-free, although contributions are not tax-deductible. You can make contributions each year, up to a certain limit. A TFSA lets you carry forward unused contribution room, and amounts you withdraw can be added back to the available contribution room the following year.

## What's in it for me?

### Convenience

**Access to information:** You can learn about the funds offered under your plan and determine what kind of investor you are by signing in to [mysunlife.ca](https://mysunlife.ca) using your company's generic access ID and password (access ID: 04669; password: 259621).

**Easy to contribute:** Payroll deductions make saving easy and ensure that you pay yourself first. You'll be amazed by how much you can save just by making regular contributions.

**Easy to access:** You have 24-hour access to your account through [mysunlife.ca](https://mysunlife.ca). You can also call Sun Life Financial's Customer Care Centre at **1-866-733-8612** any business day from 8 a.m. to 8 p.m. ET.

### More money

**Lower management fees:** Because of the combined buying power of your employer and Sun Life Financial, you pay 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 the difference in the total amount you would save under different management fee rates, assuming you invest \$4,000 each year and your plan account earns 5.75 per cent annually before the management fee\* reduction.

YEARS OF CONTRIBUTION	TOTAL CONTRIBUTIONS TO YOUR PLAN ACCOUNT	MANAGEMENT FEE*				
		3%	2.5%	2%	1.5%	1%
10 years	\$40,000	\$46,132	\$47,512	\$48,936	\$50,406	\$51,923
20 years	\$80,000	\$105,634	\$112,026	\$118,870	\$126,201	\$134,054
30 years	\$120,000	\$182,379	\$199,625	<b>\$218,814</b>	\$240,176	<b>\$263,972</b>

Over a 30-year career, a 0.5 per cent difference in fees (1.5% vs. 2%) means an extra \$21,362 for your long-term savings. And a one per cent difference (1% vs. 2%) adds an extra \$45,158 to your nest egg!

**\$45,158**

\* Assuming fees charged annually at year-end and contributions are made on January 1.

**Exclusive investment funds only available in your plan @ work:** Contributions to your workplace plan can be invested in a variety of investment funds. You decide how your contributions are invested. Some of the funds available to you are unique and only available to group plan members. You won't find these funds if you invest on your own at a bank or mutual fund company.

**Professional investment managers:** The funds available under your plan are managed by some of Canada's leading investment managers.

**Instant tax savings:** If you're contributing to a registered plan (other than a Tax-Free Savings Account) by payroll deduction, your contributions are invested on a before-tax basis—so every cent gets directed to your savings. You won't need to wait until the spring to receive your tax deduction—it happens immediately on each pay.

**No fees to transfer between investments:** You can transfer money between investments at any time. There is no charge for transfers unless you make a transfer into a fund followed by a transfer out of the same fund within 30 calendar days (called short-term trading).

**Access to a spousal RRSP:** You are able to contribute to a spousal Registered Retirement Savings Plan (RRSP) through the **Improved Retirement Plan for Teaching, Administration & Other Employees of St. Francis Xavier University**. The contributions will count towards your RRSP limit and you will receive the tax benefit. However, the assets in the spousal RRSP belong to your spouse.



#### DID YOU KNOW?

**Living longer—more money.** A man who retires at age 65 today can expect to live until age 78. A woman can expect to live until age 83 (Source: Stats Canada). And that's just the average. Many people are spending 20 to 30 years in retirement. With these expectations for a long retirement, you need to save money now to live and enjoy your later years.







INVEST

# my investments

Choosing the investments in your plan @ work is an important decision.  
In a few easy steps, you're on your way.

## A choice of investment approaches

### Built FOR me

### Built BY me

### Need help deciding?

Under your plan, you have a variety of investments to choose from, with two distinct investment approaches: built FOR me and built BY me.

- You can have a portfolio built for you, where you do not select the mix of investments—they are pre-selected.
- You should consider the built FOR me approach if you have little interest in actively managing your portfolio, or feel you lack the knowledge or experience to do so.
- You can build your own portfolio, where you select your own investments based on your tolerance to risk.
- You should consider the built BY me approach if you are comfortable choosing your own investment funds, are able to actively manage your portfolio and will monitor and make any needed changes to your portfolio to ensure it continues to reflect your investment goals.

To help decide what investment approach is best for you, use the following chart as a guide. Based on what is important to you, the suggested investment approach is check marked.

CHOOSE WHAT IS IMPORTANT TO YOU FROM THE FOLLOWING STATEMENTS	BUILT FOR ME	BUILT BY ME
My priority is ease of decision-making.	✓	
I am looking for an approach that is 100 per cent maintenance-free.	✓	
I don't want to manage the investments in my account or I don't feel I have the expertise to manage my own investments.	✓	
I am interested in selecting my own funds.		✓
I will take the time to read the fund pages online and understand the risks involved.		✓
I want an approach that fits with my personal risk profile and I will manage the investments in my account as necessary.		✓

## Diverse selection of investment options

Your plan @ work offers you a range of fund options to choose from. Each fund is classified under one of several fund types or categories. The funds available under your plan are listed below.

### Investment options – built FOR me

When you choose a built FOR me investment, the fund manager takes care of the diversification for you.

Diversification (or spreading your investments among different funds or fund classes) can help reduce the risks associated with investing.

That means you can invest 100 per cent of your assets in one of these funds.

FUND CLASS	FUND NAME	FUND MANAGEMENT FEES*
Target date	BlackRock LifePath® Index 2020 Segregated Fund	0.40%
	BlackRock LifePath® Index 2025 Segregated Fund	0.40%
	BlackRock LifePath® Index 2030 Segregated Fund	0.41%
	BlackRock LifePath® Index 2035 Segregated Fund	0.41%
	BlackRock LifePath® Index 2040 Segregated Fund	0.41%
	BlackRock LifePath® Index 2045 Segregated Fund	0.41%
	BlackRock LifePath® Index 2050 Segregated Fund	0.41%
	BlackRock LifePath® Index 2055 Segregated Fund	0.47%
	BlackRock LifePath® Index Retirement Segregated Fund 1	0.40%
	Sun Life Financial Granite™ 2020 Segregated Fund	0.50%
	Sun Life Financial Granite™ 2025 Segregated Fund	0.51%
	Sun Life Financial Granite™ 2030 Segregated Fund	0.51%
	Sun Life Financial Granite™ 2035 Segregated Fund	0.51%
	Sun Life Financial Granite™ 2040 Segregated Fund	0.51%
	Sun Life Financial Granite™ 2045 Segregated Fund	0.51%
	Sun Life Financial Granite™ 2050 Segregated Fund	0.51%
	Sun Life Financial Granite™ 2055 Segregated Fund	0.53%
	Sun Life Financial Granite™ Retirement Segregated Fund	0.50%

\* Fund management fees (FMFs) as at Nov. 30, 2017. The FMFs displayed in this document do not include the applicable sales tax. However, these taxes are charged to your account. Fund management fees include, but are not limited to, investment management fees as well as operating expenses for both the segregated fund and the underlying fund. Investment management fees pay for professional investment managers to select the underlying fund's investments and build the fund's portfolio. These fees also pay for keeping records of your account and member servicing costs. Operating expenses both for the segregated fund and underlying fund, are generally made up of expenses relating to the operation of a fund, including legal, audit, trustee, custodial and safekeeping fees, interest, operating and administrative costs (other than advertising, distribution and promotional expenses), member servicing costs and costs of financial and other reports used by the fund. In some funds, operating expenses also include embedded fees of the underlying fund.



## Investment options – built BY me

You can create your own portfolio from the list of funds below, and by selecting a mix of investment funds that match your investment risk profile.

To help you balance your exposure to risk, you can choose from a range of investments, also known as diversification (or not putting all your eggs in one basket). By diversifying, you offset poor performance in some funds with better performance in other funds.

FUND CLASS	FUND NAME	FUND MANAGEMENT FEES*
Guaranteed	SLA 5 Year Guaranteed Fund	N/A
Money market	Sun Life Financial Money Market Segregated Fund	0.24%
Bond (fixed income)	PH&N Bond Segregated Fund	0.40%
	TDAM Canadian Bond Index Segregated Fund	0.29%
Balanced	Fiera Sceptre Balanced Core Pooled Segregated Fund	0.46%
	PH&N Balanced Pension Segregated Fund	0.40%
Canadian equity	Fiera Sceptre Canadian Equity Pooled Segregated Fund	0.50%
	PH&N Canadian Equity Plus Pension Segregated Fund	0.43%
Foreign equity	PH&N Global Equity Segregated Fund	0.46%
	PH&N U.S. Equity Segregated Fund	0.42%

\* Fund management fees (FMFs) as at Nov. 30, 2017. The FMFs displayed in this document do not include the applicable sales tax. However, these taxes are charged to your account. Fund management fees include, but are not limited to, investment management fees as well as operating expenses for both the segregated fund and the underlying fund. Investment management fees pay for professional investment managers to select the underlying fund's investments and build the fund's portfolio. These fees also pay for keeping records of your account and member servicing costs. Operating expenses both for the segregated fund and underlying fund, are generally made up of expenses relating to the operation of a fund, including legal, audit, trustee, custodial and safekeeping fees, interest, operating and administrative costs (other than advertising, distribution and promotional expenses), member servicing costs and costs of financial and other reports used by the fund. In some funds, operating expenses also include embedded fees of the underlying fund.

## Know your responsibilities

As a member of a workplace retirement and savings plan, you're responsible for making investment decisions. We've provided you with the tools and information to help make these decisions. You should also decide if seeking investment advice from a qualified individual makes sense for you.



# Investment risk profiler

A quiz that matches your personality to your money.

While growing your money is important, it's equally important that you're able to sleep at night. This tool will help you determine your tolerance for investment risk, and, in turn, help you select the investment options that are right for you. Answer each of the following questions, keeping your objective in mind.

- Which statement best describes your comfort level with fluctuations in the value of your investments?
  - I'd be very upset if my investments dropped in value over any period of time. **1 point**
  - I'm willing to accept a lower, more predictable rate of return as long as fluctuations in the value of my investments are small. **10 points**
  - I'm willing to accept some fluctuations in the value of my investments as I'm seeking a higher rate of return. **20 points**
  - I want the highest rate of return possible, and understand the value of my investments can fluctuate significantly. **30 points**
- How long will you leave this money invested before you'll need a significant portion of it for your stated objective?
  - Less than five years. **1 point**
  - Five to 10 years. **10 points**
  - Eleven to 20 years. **20 points**
  - More than 20 years. **30 points**
- How likely is it that you'll need access to a large portion of this money earlier than expected? (For example, taking early retirement.)\*
  - Very likely. **1 point**
  - Somewhat likely. **10 points**
  - Unlikely. **20 points**
  - I won't need access to any of the money in this plan early. **30 points**
- Which of the following patterns of returns would you be most comfortable with? Assume an initial amount of \$5,000 invested for 10 years.
  - Your investment grows without losses to \$8,100. However, in one of the years the value of your portfolio does not increase. **1 point**
  - Your investment grows to \$10,100 in year 10, but slightly declines in value in two of the years. **10 points**
  - Your investment grows to \$12,400, but significantly declines in value in three of the years and was worth only \$3,500 after the first year. **20 points**

\* Early retirement is defined by pension legislation and can vary by jurisdiction.

5. With the four results below, how would you invest

\$10,000?

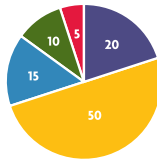
- A guaranteed return of \$500. **1 point**
  - The potential of earning \$800 but the risk of earning only \$300. **10 points**
  - The potential of earning \$1,200 but the risk of earning nothing. **20 points**
  - The potential of earning \$2,500 but the risk of losing \$1,000. **30 points**
- If your investment dropped in value by 20 per cent in one month, how would you react?
    - I'd cash in my investment immediately. **1 point**
    - I'd make no changes until the value recovers and then re-evaluate. **10 points**
    - I'd do nothing. I understand my investments will fluctuate from day to day, but believe they will grow over the long term. **20 points**
    - I'd invest more while the prices are low. **30 points**
  - How would you describe your investing personality?
    - I don't like risk and can only tolerate moderate losses. **1 point**
    - I'm willing to take some risk and can tolerate one year of poor returns. **10 points**
    - I can tolerate more than one year of poor returns. **20 points**
  - Which of the following statements best describes your investment knowledge?
    - I'm a novice investor. **1 point**
    - I have some knowledge. **10 points**
    - I have good working knowledge. **20 points**
    - I consider myself an investment pro. **30 points**

Add up your points for your total score.

My total score is

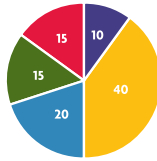
## Your risk profile

Match your total score from the **Investment risk profiler** to one of the risk profiles below.



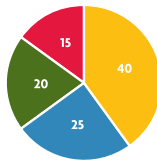
### A score of 35 points or less — Conservative

You have a need for a predictable flow of income or have a relatively short investment horizon. Your tolerance for volatility is low and your primary goal is capital preservation.



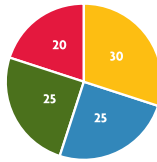
### A score of 36 to 85 points — Moderate

You seek a regular flow of income and stability, while generating some capital growth over time. Your tolerance for volatility is moderate and your primary goal is capital preservation with some income.



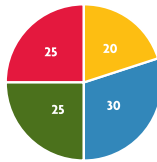
### A score of 86 to 145 points — Balanced

You're looking for long-term capital growth and a stream of regular income. You're seeking relatively stable returns, but will accept some volatility. You understand that you can't achieve capital growth without some element of risk.



### A score of 146 to 190 points — Growth

You can tolerate relatively high volatility. You realize that, over time, equity markets usually outperform other investments. However, you're not comfortable having all your investments in equities. You're looking for long-term capital growth with some income.



### A score of 191 points or over — Aggressive

You can tolerate volatility and significant fluctuations in the value of your investment because you realize that, historically, equities perform better than other types of investments. You're looking for long-term capital growth and are less concerned with shorter-term volatility.

- Cash equivalents ■
- Bonds (fixed income) ■
- Canadian equity ■
- U.S. equity ■
- International equity ■

## ? DID YOU KNOW?

Once you enrol, you can access the **Investment risk profiler** on [mysunlife.ca](https://mysunlife.ca). Simply sign in using your sign-in/access ID and password then select **my financial centre > Resource Centre > my money tools > Continue**.



ENROL

Now that you understand the key features and benefits of your plan @ work and you're familiar with your investment options, it's time to enrol. Get started on your financial future today.

## It's action time!

### Who's your retirement plan beneficiary?



All you need to do is complete the enrolment form(s) included in the forms section of this guide and forward it to the contact, address or department specified on the form(s).

Once enrolled, to manage your accounts online or by phone, you'll need to register for a sign-in/access ID and password. To do so, you need an account number, which you'll find in the welcome letter you receive from Sun Life Financial, and your date of birth.

- Go to [mysunlife.ca](https://mysunlife.ca);
- select **Register**; and
- follow the instructions provided.

To retrieve your sign-in/access ID and/or password, go to [mysunlife.ca](https://mysunlife.ca) and select the appropriate links under **Sign-in help**.

Designating a beneficiary ensures that your plan assets are distributed according to your wishes in the event of your death.

Designate a beneficiary for your retirement and savings plans, or review and update your beneficiary information, quickly and simply.

No more paper forms to print, sign and submit! Simply sign in to [mysunlife.ca](https://mysunlife.ca) using your sign-in/access ID and password, then go to **my financial centre**, click on **Quick Links**, and select **Beneficiary info**.

**Take action today and be sure this important information is up to date!**



## We're with you

If you run into any problems, call one of our Customer Care Centre representatives any business day from 8 a.m. to 8 p.m. ET at **1-866-733-8612**.

## World of information & tools

### Online financial planning tools

Once you're enrolled and have registered for your own sign-in/access ID and password, you can manage your accounts online or by phone, and access a full range of financial tools to help keep you on top of your workplace savings. Simply go to the plan member website, [mysunlife.ca](http://mysunlife.ca), and from the **Home** page, click on **my financial centre**.

From here, under the **Accounts** drop-down menu, you can check your balances, transaction history, account fees, investment performance, and personal rates of return.

Under the **Requests** drop-down menu, you can change your investments, make withdrawals, and obtain tax slips.

Under the **Resource Centre** drop-down menu, select **my money tools** to access the:

- **Asset allocation tool**, which provides a suggested investment mix based on your risk tolerance.
- **Retirement planner** to help you determine how much you need to save to meet your personal retirement goals.
- **Payroll contribution calculator** (under the **Tools** heading) to show the actual cost to you of increasing your payroll contributions, and the difference an increase can make to your savings.
- Calculators (under the **Tools** heading) that give you answers to some of the most common financial planning questions.

### View your funds online

By selecting **Investment performance** under the **Accounts** drop-down menu, you have access to **Morningstar®**, a leading provider of investment news and analysis. You can find detailed fund information, such as:

- The fees you pay on each fund
- The overall fund performance
- Historical rates of return
- Fund manager descriptions
- The risk level and fund asset class
- The underlying makeup of each fund

**FORMS**

# Defined Contribution Pension Plan (DCPP) enrolment form

Sun Life Financial, Group Retirement Services  
PO Box 11001 Stn CV, Montreal QC H3C 3P3  
www.sunlife.ca

Please PRINT clearly.

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

## Plan sponsor information

Name of plan sponsor <b>St. Francis Xavier University</b>		Client ID <b>C069K</b>	Plan <b>01</b>	Contract number <b>63345-G</b>
Classifications				
Subdivision <b>001</b>	Payroll ID <b>N/A</b>	User field <b>N/A</b>		

## 1 Personal information

\*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.

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)	Employee's province of employment		

## 2 Marital / relationship status declaration

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

I have a spouse.

Spouse's first name	Middle initial	Last name
---------------------	----------------	-----------

I do not have a spouse.

### 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. It is important for you to ensure that you specify in your will to whom the death benefit should be paid.

*The following caution is required by Manitoba law. It may also be applicable in other jurisdictions.*

Caution: Your designation of a beneficiary by means of a designation form 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 do so by means of a new designation.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your surviving spouse, unless where provided, the 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 to ensure that your spouse receives all benefits, please designate your spouse here.

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*	Percentage of benefits
				%
				%
				%

**\*Quebec:** if you name your spouse as beneficiary, please indicate if this person is your common law spouse. Otherwise we will deem this person to be your legal spouse.

**Important where Quebec law applies:** a legal (married or civil union) spouse beneficiary is **irrevocable** unless you indicate otherwise.

If you have an irrevocable beneficiary, 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.

To avoid this restriction and make your beneficiary designation revocable you must check here:

Revocable Beneficiary

**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.

### 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.

Contingent beneficiary's first name	Middle initial	Last name	Relationship to you	Percentage of benefits
				%
				%
				%

### 5 Contributions

**Employee contributions:**

I authorize my employer to deduct  10%,  9%,  8%,  7%,  6%,  5% per pay to be deposited into the plan.

(5% is the minimum you can contribute as defined under the plan.)

**Employer contributions:**

Your employer will contribute 8% of your base earnings.

**6 Investment instructions**

Choose funds from one or more of the following investment approaches.  
**Percentages must be in whole numbers and total 100%.**

Pick the target date fund with the maturity date that is closest to when you will need your money.

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

**built FOR me – target date funds**

	Percentage allocation
BlackRock LifePath® Index 2020 Segregated Fund (QND)	%
BlackRock LifePath® Index 2025 Segregated Fund (QNS)	%
BlackRock LifePath® Index 2030 Segregated Fund (QNE)	%
BlackRock LifePath® Index 2035 Segregated Fund (QNT)	%
BlackRock LifePath® Index 2040 Segregated Fund (QNF)	%
BlackRock LifePath® Index 2045 Segregated Fund (QOP)	%
BlackRock LifePath® Index 2050 Segregated Fund (QSZ)	%
BlackRock LifePath® Index 2055 Segregated Fund (QYP)	%
BlackRock LifePath® Index Retirement Segregated Fund 1 (QNB)	%
Sun Life Financial Granite™ 2020 Segregated Fund (QQE)	%
Sun Life Financial Granite™ 2025 Segregated Fund (QQF)	%
Sun Life Financial Granite™ 2030 Segregated Fund (QQG)	%
Sun Life Financial Granite™ 2035 Segregated Fund (QQH)	%
Sun Life Financial Granite™ 2040 Segregated Fund (QQI)	%
Sun Life Financial Granite™ 2045 Segregated Fund (QQJ)	%
Sun Life Financial Granite™ 2050 Segregated Fund (QSE)	%
Sun Life Financial Granite™ 2055 Segregated Fund (QYQ)	%
Sun Life Financial Granite™ Retirement Segregated Fund (QQC)	%

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

**built BY me**

SLA 5 Year Guaranteed Fund (060)	%
Sun Life Financial Money Market Segregated Fund (X21)	%
PH&N Bond Segregated Fund (U44)	%
TDAM Canadian Bond Index Segregated Fund (X37)	%
Fiera Sceptre Balanced Core Pooled Segregated Fund (U69)	%
PH&N Balanced Pension Segregated Fund (U01)	%
Fiera Sceptre Canadian Equity Pooled Segregated Fund (Q3D)	%
PH&N Canadian Equity Plus Pension Segregated Fund (U43)	%
PH&N Global Equity Segregated Fund (U67)	%
PH&N U.S. Equity Segregated Fund (U50)	%

**Total 100%**

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 Sun Life Financial Granite™ Segregated Fund closest to without exceeding your 65<sup>th</sup> birthday.

**7 Your authorization and signature**

I authorize Sun Life Assurance Company of Canada, its agents and service providers, to obtain, use and transmit to my plan sponsor, its agents and service providers, my personal information for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to transmit 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.

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 Keeping your information confidential**

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is committed to keeping your information confidential. We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers and reinsurers who, in some instances, may be located in jurisdictions outside Canada. Your personal information may be subject to the laws of those foreign jurisdictions. Sun Life Financial's operations worldwide and our third party providers are required to protect the confidentiality of your personal information in a manner that is consistent with our privacy policy and practices.

To find out about our Privacy Policy, visit our website at [www.sunlife.ca](http://www.sunlife.ca), or to obtain information about our privacy practices, send a written request by email to [privacyofficer@sunlife.com](mailto:privacyofficer@sunlife.com), or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.

# Retirement Savings Plan (RSP) enrolment form

Sun Life Financial, Group Retirement Services  
PO Box 11001 Stn CV, Montreal QC H3C 3P3  
www.sunlife.ca

Please PRINT clearly.

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

## RSP account type

Complete a separate form for each RSP account type.

**RSP** – You will be the owner and the annuitant of the account.  
Please complete sections 2, 4, 6, 7 and 8. Section 5 is optional.

or  **Spousal RSP** – Your spouse will be the owner and annuitant under the spousal account.  
Your spouse, as owner, completes sections 2, 4, 7 and 8. Section 5 is optional.  
You, as contributor, complete sections 3 and 6.

## 1 Plan sponsor information

This section is to be completed by the plan sponsor.

Name of plan sponsor <b>St. Francis Xavier University</b>		Client ID <b>C069K</b>	Plan <b>01</b>	Contract number <b>96793-G</b>
Classifications				
Subdivision	Payroll ID	User field		
<input type="checkbox"/> 001 - DC Members	N/A	N/A		
<input type="checkbox"/> 002 - DB Members				

## 2 Owner information

Note: The term “owner” has the same meaning as the term “annuitant” in subsection 146(1) of the Income Tax Act (Canada).

\*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.

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 (not applicable for Spousal RSP)		
— —				
Address (street number and name)				Apartment or suite
City	Province	Postal code	Telephone number (day)	
			— —	
Email address			Telephone number (evening)	
			— —	

## 3 Contributor information (for Spousal RSP only)

This section is to be completed by the contributor to the account.

First name	Middle initial	Last name	
Social Insurance Number	Identification number		

## 4 Beneficiary designation

Complete this section to designate a primary 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. It is important for you to ensure that you specify in your will to whom the death benefit should be paid.

*The following caution is required by Manitoba law. It may also be applicable in other jurisdictions.*

Caution: Your designation of a beneficiary by means of a designation form 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 do so by means of a new designation.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your surviving spouse, unless where provided, the 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 to ensure that your spouse receives all benefits, please designate your spouse here.

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*	Percentage of benefits
				%
				%
				%

**\*Quebec:** if you name your spouse as beneficiary, please indicate if this person is your common-law spouse. Otherwise we will deem this person to be your legal spouse.

**Important where Quebec law applies:** a legal (married or civil union) spouse beneficiary is **irrevocable** unless you indicate otherwise.

If you have an irrevocable beneficiary, 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.

To avoid this restriction and make your beneficiary designation revocable you must check here:

Revocable Beneficiary

**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.

## 5 Contingent Beneficiary designation

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.

Contingent beneficiary's first name	Middle initial	Last name	Relationship to you	Percentage of benefits
				%
				%
				%



**6 Contributions**

This section is to be completed by the contributor to the account.

I authorize my employer to deduct a total RSP contribution of \_\_\_\_\_ % or \$ \_\_\_\_\_ per pay.

**Please select either Option A, B or C to allocate the total contribution amount to your RSP and/or your Spousal RSP.**

**Reminder: choose only ONE option below.**

- Option A** – Split contribution between member and spousal RSP  
 \_\_\_\_\_ % of the total payroll deduction amount to my RSP plus  
 \_\_\_\_\_ % of the total payroll deduction amount to my Spousal RSP

*The total of the two percentages entered in Option A must equal 100%*

- Option B** – Allocate 100% of the amount deducted from my pay to **my Spousal RSP**
- Option C** – Allocate 100% of the amount deducted from my pay to **my RSP**

Signature of contributor (for Spousal RSP)  
 X

**7 Investment instructions**

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

**Percentages must be in whole numbers and total 100%.**

Pick the target date fund with the maturity date that is closest to when you will need your money.

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

<b>built FOR me – target date funds</b>	Percentage allocation
BlackRock LifePath® Index 2020 Segregated Fund (QND)	%
BlackRock LifePath® Index 2025 Segregated Fund (QNS)	%
BlackRock LifePath® Index 2030 Segregated Fund (QNE)	%
BlackRock LifePath® Index 2035 Segregated Fund (QNT)	%
BlackRock LifePath® Index 2040 Segregated Fund (QNF)	%
BlackRock LifePath® Index 2045 Segregated Fund (QOP)	%
BlackRock LifePath® Index 2050 Segregated Fund (QSZ)	%
BlackRock LifePath® Index 2055 Segregated Fund (QYP)	%
BlackRock LifePath® Index Retirement Segregated Fund 1 (QNB)	%
Sun Life Financial Granite™ 2020 Segregated Fund (QQE)	%
Sun Life Financial Granite™ 2025 Segregated Fund (QQF)	%
Sun Life Financial Granite™ 2030 Segregated Fund (QQG)	%
Sun Life Financial Granite™ 2035 Segregated Fund (QQH)	%
Sun Life Financial Granite™ 2040 Segregated Fund (QQI)	%
Sun Life Financial Granite™ 2045 Segregated Fund (QQJ)	%
Sun Life Financial Granite™ 2050 Segregated Fund (QSE)	%
Sun Life Financial Granite™ 2055 Segregated Fund (QYQ)	%
Sun Life Financial Granite™ Retirement Segregated Fund (QQC)	%

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

**built BY me**

SLA 5 Year Guaranteed Fund (060)	%
Sun Life Financial Money Market Segregated Fund (X21)	%
PH&N Bond Segregated Fund (U44)	%
TDAM Canadian Bond Index Segregated Fund (X37)	%
Fiera Sceptre Balanced Core Pooled Segregated Fund (U69)	%
PH&N Balanced Pension Segregated Fund (U01)	%
Fiera Sceptre Canadian Equity Pooled Segregated Fund (Q3D)	%
PH&N Canadian Equity Plus Pension Segregated Fund (U43)	%
PH&N Global Equity Segregated Fund (U67)	%
PH&N U.S. Equity Segregated Fund (U50)	%

**Total 100%**

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 Sun Life Financial Granite™ Segregated Fund closest to without exceeding your 65<sup>th</sup> birthday.

**8 Your authorization and signature**

I apply for a RSP to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada.

I request that Sun Life Assurance Company of Canada apply for registration of the RSP as a registered retirement savings plan (RRSP) under the Income Tax Act (Canada) and, if applicable, under the Quebec Taxation Act.

I appoint the plan sponsor named in this Application to act as my agent for the purpose of the Plan, including payroll deductions, if applicable.

I agree to be bound by the terms of the Group Plan and, if applicable, any locking-in endorsement.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I authorize Sun Life Assurance Company of Canada, its agents and service providers, to obtain, use and transmit to my plan sponsor, its agents and service providers, my personal information for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to transmit 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.

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.

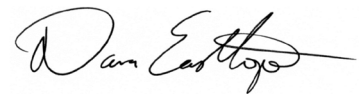
No, I refuse permission.

\*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).

Owner signature X	Date (dd-mm-yyyy) - -
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**9 Acceptance of application**

Sun Life Assurance Company of Canada's acceptance of application.

Authorized signatures:

Chief Executive Officer

Secretary

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is committed to keeping your information confidential. We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers and reinsurers who, in some instances, may be located in jurisdictions outside Canada. Your personal information may be subject to the laws of those foreign jurisdictions. Sun Life Financial's operations worldwide and our third party providers are required to protect the confidentiality of your personal information in a manner that is consistent with our privacy policy and practices.

To find out about our Privacy Policy, visit our website at [www.sunlife.ca](http://www.sunlife.ca), or to obtain information about our privacy practices, send a written request by email to [privacyofficer@sunlife.com](mailto:privacyofficer@sunlife.com), or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.



# Tax-Free Savings Account (TFSA) enrolment form

Sun Life Financial, Group Retirement Services  
PO Box 11001 Stn CV, Montreal QC H3C 3P3  
www.sunlife.ca

Please PRINT clearly.

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

## 1 Plan sponsor information

This section is to be completed by the plan sponsor.

Name of plan sponsor <b>St. Francis Xavier University</b>	Client ID <b>C069K</b>	Plan <b>01</b>	Contract number <b>96794-G</b>
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### Classifications

Subdivision <input type="checkbox"/> 001 - DC Members <input type="checkbox"/> 002 - DB Members	Payroll ID N/A	User field N/A
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## 2 Owner information

The term "owner" has the same meaning as the term "holder" in subsection 146.2(1) of the Income Tax Act (Canada).

\*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.

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) - -

## 3 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, death benefits will be paid to your estate. It is important for you to ensure that you specify in your will to whom the death benefit should be paid.

*The following caution is required by Manitoba law. It may also be applicable in other jurisdictions.*  
Caution: Your designation of a beneficiary by means of a designation form 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 do so by means of a new designation.

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*	Percentage of benefits
				%
				%
				%

\***Quebec:** if you name your spouse as beneficiary, please indicate if this person is your common-law spouse. Otherwise we will deem this person to be your legal spouse.

**Important where Quebec law applies:** a legal (married or civil union) spouse beneficiary is **irrevocable** unless you indicate otherwise.

If you have an irrevocable beneficiary, 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.

To avoid this restriction and make your beneficiary designation revocable you must check here:  Revocable Beneficiary

**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.

#### 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.

Contingent beneficiary's first name	Middle initial	Last name	Relationship to you	Percentage of benefits
				%
				%
				%

#### 5 Contributions by payroll deduction

I authorize my employer to deduct \_\_\_\_\_ % or \$ \_\_\_\_\_ per pay to be deposited into the TFSA.

#### 6 Investment instructions

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

**Percentages must be in whole numbers and total 100%.**

Pick the target date fund with the maturity date that is closest to when you will need your money.

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

##### built FOR me – target date funds

	Percentage allocation
BlackRock LifePath® Index 2020 Segregated Fund (QND)	%
BlackRock LifePath® Index 2025 Segregated Fund (QNS)	%
BlackRock LifePath® Index 2030 Segregated Fund (QNE)	%
BlackRock LifePath® Index 2035 Segregated Fund (QNT)	%
BlackRock LifePath® Index 2040 Segregated Fund (QNF)	%
BlackRock LifePath® Index 2045 Segregated Fund (QOP)	%
BlackRock LifePath® Index 2050 Segregated Fund (QSZ)	%
BlackRock LifePath® Index 2055 Segregated Fund (QYP)	%
BlackRock LifePath® Index Retirement Segregated Fund 1 (QNB)	%
Sun Life Financial Granite™ 2020 Segregated Fund (QQE)	%
Sun Life Financial Granite™ 2025 Segregated Fund (QQF)	%
Sun Life Financial Granite™ 2030 Segregated Fund (QQG)	%
Sun Life Financial Granite™ 2035 Segregated Fund (QQH)	%
Sun Life Financial Granite™ 2040 Segregated Fund (QQI)	%
Sun Life Financial Granite™ 2045 Segregated Fund (QQJ)	%
Sun Life Financial Granite™ 2050 Segregated Fund (QSE)	%
Sun Life Financial Granite™ 2055 Segregated Fund (QYQ)	%
Sun Life Financial Granite™ Retirement Segregated Fund (QQC)	%

##### built BY me

SLA 5 Year Guaranteed Fund (060)	%
Sun Life Financial Money Market Segregated Fund (X21)	%
PH&N Bond Segregated Fund (U44)	%
TDAM Canadian Bond Index Segregated Fund (X37)	%
Fiera Sceptre Balanced Core Pooled Segregated Fund (U69)	%
PH&N Balanced Pension Segregated Fund (U01)	%
Fiera Sceptre Canadian Equity Pooled Segregated Fund (Q3D)	%
PH&N Canadian Equity Plus Pension Segregated Fund (U43)	%
PH&N Global Equity Segregated Fund (U67)	%
PH&N U.S. Equity Segregated Fund (U50)	%

**Total 100%**

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 Sun Life Financial Granite™ Segregated Fund closest to without exceeding your 65<sup>th</sup> birthday.

**7 Your authorization and signature**

I apply for a TFSA to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada.

I request Sun Life Assurance Company of Canada to file an election to register my arrangement as a Tax-Free Savings Account (TFSA) under the Income Tax Act (Canada) and any applicable provincial tax legislation.

I appoint the plan sponsor named in this application to act as my agent for the purpose of submitting contributions, providing my investment, withdrawal and transfer instructions and any other instructions as may be required to administer my TFSA.

I agree to be bound by the terms of the Plan and any amendments thereto.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I authorize Sun Life Assurance Company of Canada, its agents and service providers, to obtain, use and transmit to my plan sponsor, its agents and service providers, my personal information for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to transmit 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.

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).

Owner signature X	Date (dd-mm-yyyy) _ _ - _ - _
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**8 Acceptance of application**

Sun Life Assurance Company of Canada's acceptance of application.

Authorized signatures:

Chief Executive Officer

Secretary

**9 Keeping your information confidential**

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is committed to keeping your information confidential. We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers and reinsurers who, in some instances, may be located in jurisdictions outside Canada. Your personal information may be subject to the laws of those foreign jurisdictions. Sun Life Financial's operations worldwide and our third party providers are required to protect the confidentiality of your personal information in a manner that is consistent with our privacy policy and practices.

To find out about our Privacy Policy, visit our website at [www.sunlife.ca](http://www.sunlife.ca), or to obtain information about our privacy practices, send a written request by email to [privacyofficer@sunlife.com](mailto:privacyofficer@sunlife.com), or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.









## Privacy

Respecting your privacy is a priority for the Sun Life Financial 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](http://sunlife.ca/privacy).

### More choice means better communication

Sun Life Financial 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!

We have introduced new contact preferences to allow you to specify how you would like to receive information from us. These changes support our ability to comply with new anti-spam legislation (Bill C-28), which impacts all electronic communications.

We have also updated our Privacy Policy to describe the choice you have about receiving information regarding other products and services from Sun Life Financial. Please visit [sunlife.ca/privacy](http://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 Contact Preferences page under the Profile section of the [mysunlife.ca](http://mysunlife.ca) web site or by calling the Sun Life Financial Customer Care Centre.

## Tax implications

There are no tax implications when assets are transferred in the registered portion of your retirement savings plan. However, trading/transfer activity in the non-registered portion of your plan will result in a capital gain or loss. If the investments in a fund grow in value, the unit price of the fund will rise. If you redeem your units at this higher price, a capital gain is realized. If you redeem your units at a lower price, a capital loss is realized. Capital gains or losses can also be reported to you if the fund has realized gains or losses due to trading in the fund and its underlying investments.

Unrealized capital gains/losses can also arise from fund gains or losses based on trading by the fund manager. Capital gains must be reported in the year the trading/transfer 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 Financial) are the property of Sun Life Financial.

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



C069K, 01  
17-001838

Contact Sun Life Financial's Customer Care Centre at **1-866-733-8612**  
any business day from 8 a.m. to 8 p.m. ET. if you have any questions  
about your **plan at work**.  
12/17-mp-cm-td

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Life's brighter under the sun

Sun   
Life Financial