

# my money @ work



it's my 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 makes it even easier to attain your goals whether you are just starting your career, midway through it or close to retirement.

This guide has everything you need – practical information to help you save and enrol in the **University of Northern British Columbia Pension Plan** – with lots of additional information at [mysunlife.ca](http://mysunlife.ca).

So take some time to focus on the financial side of life, and review the information that follows. Investing a little time now can start you on the path to achieving your short-and long-term savings goals.

Remember – 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 proud to offer you 'more than a welcome.' As a new member, you have access to one-on-one assistance to help you understand your plan benefits, clarify your investment choices, and even guide you through the enrolment process. Call one of Sun Life Financial's Customer Care Centre representatives at **1-866-733-8612** from 8 a.m. to 8 p.m. ET any business day. Service is available in more than 190 languages.



**Your plan balances, investment information, financial tools – and everything else related to your plan including this guide – are all online at [mysunlife.ca](http://mysunlife.ca). Your access ID and password are your tickets to a world of information.**



## Three easy steps...

### 1. read 4

#### **my money @ work**

Why save now?  
My plan  
What's in it for me?

### 2. invest 7

#### **my investments**

CBuilt BY me  
*Fund classes*  
*Investment options*  
Understanding my responsibilities  
View your funds online!  
Investment risk profiler

### 3. enrol 14

#### **enrol now – it's easy**

We're with you  
Take action!

### forms 16

# 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-free earnings growth (called compounding) over time is significant; and
- 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 at work is the best place to start.

### ? DID YOU KNOW?

Saving two dollars a day – one less coffee – can add up to \$3,700 in five years. (This assumes a 4.5 per cent annual rate of return.)



## Bill

26, computer analyst, engaged

Retirement is so far away that it's hard for me to see. There are so many other things going on right now that seem much more important: I'm getting married this year and my fiancée and I are looking for our first home. And there's that student loan that I'm trying to pay off... one more year should do it!

My dad keeps telling me that now is the time to start saving – that if I can put aside even \$100 a month, it's going to really help because I've got a long way to go before retiring.

At first I thought even that would be hard to do – my budget is pretty tight. But having it come right off my pay is definitely the easiest way to get it done.

Now I sound like my dad. He says, "You won't even miss it." And as much as I hate to admit it, he's right.

If Bill invested \$100 per month through his workplace plan with an average return of 5.75 per cent (after annual fee), he would have almost \$175,443 by the time he is 65 years old.

# 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.

## What's in it for me?

### 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](http://mysunlife.ca) using your company's generic access ID and password (access ID: 05392; password: 258009).

### Convenience

**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](http://mysunlife.ca) or by phone at 1-866-733-8612. You can also call Sun Life Financial's Customer Care Centre at this number any business day from 8 a.m. to 8 p.m. ET.

### More money

**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).

Your plan is designed to give you a competitive advantage in saving for your future – so make the most of what it has to offer!



### DID YOU KNOW?

**Living longer – more money.** On average, a man who retires at age 65 today can expect to live until age 83. A woman can expect to live until age 86. 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.



Your plan balances, investment information, financial tools – and everything else related to your plan including this guide – are all online at [mysunlife.ca](http://mysunlife.ca). Your access ID and password are your tickets to a world of information.

# my investments

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



While saving your money is the first step, investing your savings is important to making your money grow. Invested money earns interest and dividend income, and can generate capital growth, like the growth in the value of a home. These earnings are needed to keep your savings a step ahead of inflation and to ensure you have enough money for your future.



## Beth

42, customer service representative, divorced

Life has taken some interesting turns, and I must admit, I'm in a place far different than I would have imagined 10 years ago. But that's okay – my two kids are healthy and I've got a great new job with good benefits.

I do feel like I'm playing "catch-up" when it comes to saving for the future. I've had so many things on my plate during the last several years that I really haven't had time to think about setting money aside. That's why I take advantage of everything that's offered through my plan at work. Investing in the plan through work is a bit like buying wholesale or shopping at the big box stores.

I have to admit, retirement seems like a luxury that I'm not going to be able to afford for a while. But I feel really empowered by the fact that a small part of every pay goes toward building a future that my kids and I can look forward to.

It's never too late to start, but time is your greatest asset when saving for the future. With a 4.25 per cent annual rate of return (5.75 per cent annual rate of return minus 1.5 per cent fund management fee), a 25-year-old who saves \$1,200 a year for 40 years will have \$126,129, and a 45-year-old who saves \$3,000 a year over 20 years will have \$95,584.

## Built BY me

Your plan lets you build your own portfolio with funds from a variety of investment fund asset classes.

### YOU SHOULD CONSIDER BUILDING YOUR OWN PORTFOLIO 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 BUILD YOUR OWN PORTFOLIO, YOU WILL NEED TO:

1. review the investment fund asset classes;
2. complete the **Investment risk profiler** on page 12;
3. choose and invest in a mix of funds to match the target percentage for each asset class, based on your risk profile/score;
4. review your portfolio regularly, ideally at least once a year, and make any adjustments needed to maintain your target asset mix percentages; and
5. review your risk tolerance at least once each year – or when a major life event occurs. If your risk tolerance has changed, you will need to adjust your mix of funds.

### Fund classes



As part of the plan, your employer has chosen a variety of investment funds from the following fund asset classes:

**Guaranteed funds:** Guaranteed funds are investments offered by insurance companies. They are similar to Guaranteed Investment Certificates, which are offered by banks and trust companies. When you invest in a guaranteed fund, you earn a set rate of interest that is guaranteed for a specific term, and you receive a promise from the insurance company to return your original contribution plus this interest at the end of the agreed upon term, so it is a very low-risk investment. In many plans, there are a variety of terms available.

### ? DID YOU KNOW?

There are no fees, charges or penalties (other than applicable withdrawal fees) for redeeming your guaranteed funds early. A Market Value Adjustment (MVA) may apply if funds are withdrawn prior to the end of the specific term. If money is withdrawn from a guaranteed fund before the maturity date, Sun Life Financial will calculate the value of the original deposit, plus any compound interest (called the book value). If a MVA applies to early redemption, this amount is then adjusted to reflect any changes in market interest rates (called the market value). The MVA is simply the difference between the market value and the book value.



**Money market funds:** These invest primarily in short-term investments – under one year – which are issued mostly by the government or high-quality businesses. They are considered liquid investments and earn a low rate of return (compared to other riskier fund classes over long periods).

**Bond (fixed income) funds:** These invest in bonds issued by governments and corporations. While they have the potential to earn higher returns than money market funds, they are also generally riskier when interest rates change. Bond fund values go down as interest rates go up, and vice versa.

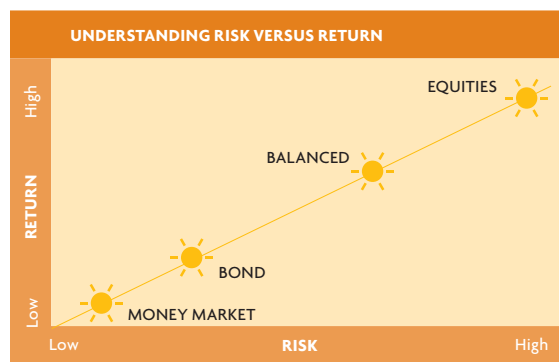
**Balanced funds:** These invest in a mix of stocks (Canadian and foreign), bonds and cash investments in order to balance risk with the potential for higher returns. Balanced funds tend to be more risky than bond funds but less risky than equity funds.

**Equity funds:** These invest mainly in stocks. When you buy a stock, you are buying an equity ownership share in a company. Equities tend to be more volatile than other types of investment funds, but have historically provided the best returns. Equity funds will often specialize in different parts of the world, different geographic areas or different economic sectors, or use a particular investment strategy, all of which affect their risk level.

### ? DID YOU KNOW?

The investment funds in your plan at work are segregated funds. The money invested in segregated funds is held by an insurance company for investment either by the insurance company or by a professional fund manager. Your workplace savings are held in a separate account and are “segregated” from Sun Life Financial’s other assets. The value of your segregated fund assets and their rates of return are not guaranteed.

## Risk vs. return



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.



## 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.

FUND CLASS	FUND NAME
Guaranteed	SLA 1 Year Guaranteed Fund SLA 3 Year Guaranteed Fund SLA 5 Year Guaranteed Fund
Money market	Sun Life Financial Money Market Segregated Fund
Bond (fixed income)	BlackRock Universe Bond Index Segregated Fund PH&N Bond Segregated Fund
Balanced	Beutel Goodman Balanced Segregated Fund CI Signature Income & Growth Segregated Fund MFS Responsible Balanced Segregated Fund
Diversified Income	CC&L Group Income and Growth Segregated Fund
Canadian equity	Beutel Goodman Canadian Equity Segregated Fund Beutel Goodman Small Cap Segregated Fund BlackRock S&P/TSX Composite Index Segregated Fund CC&L Group Canadian Q Growth Segregated Fund
Foreign equity	Beutel Goodman American Equity Segregated Fund BlackRock EAFE Equity Index Segregated Fund BlackRock U.S. Equity Index Segregated Fund CI American Value Segregated Fund Fiera International Equity Segregated Fund Hexavest World Segregated Fund TDAM Global Equity Index Segregated Fund

## Understanding my responsibilities

You're responsible for making investment decisions for the **University of Northern British Columbia Pension Plan**. We've provided tools and information to help you make these decisions. You should decide if seeking investment or tax advice from a qualified individual makes sense.



After you enrol, you can get detailed information about all of your investment options through Morningstar®, a leading provider of investment news and analysis. Simply sign in to [mysunlife.ca](https://mysunlife.ca) using your access ID and password, select **Accounts > Investment performance**.

## View your funds online!

You can also view all your investment options online through [mysunlife.ca](https://mysunlife.ca). You have access to detailed information about each fund through **Morningstar®**. You can find information like:

- 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; and
- the underlying makeup of each fund.

To view your up-to-date funds online, sign in to [mysunlife.ca](https://mysunlife.ca) using your company's generic access ID ( 05392 ) and password ( 258009 ). Choose **Investment performance** from the **Accounts** drop-down menu, and then click on each fund.

You can view the fees you pay by selecting **Account fees** from the **Accounts** drop-down menu.

And once you register for your own personal access ID and password, you will also have access to a wealth of tools to help you plan and manage your retirement.

WHAT	DETAILS	WHERE ON MY FINANCIAL CENTRE
Learn about retirement planning and investments	View everyday financial planning videos whenever you want. Topics include things like approaches to investing and setting financial goals.	<b>Resource centre › my learning centre</b>
Determine your tolerance for investment risk	The <b>Asset allocation tool</b> (also known as the <b>Investment risk profiler</b> ) will help determine your tolerance for investment risk.	<b>Resource Centre › my money tools › Continue</b>
Envision your retirement	The <b>Retirement planner</b> helps you create a retirement goal and track your progress towards it.	<b>Resource Centre › my money tools › Retirement planner</b>
View your statements online	You can review all of your statements from the past 2 years online.	<b>Accounts › Statements</b>
View RRSP receipts/ Print tax slips	These can be used to complete your tax return when filing electronically.	<b>Requests › Tax slips &amp; RRSP info</b>
Various financial calculators to help answer common financial questions	You have access to a: <ul style="list-style-type: none"> <li>• Withdrawal calculator</li> <li>• Capital gains vs. RRSP tax comparison calculator</li> <li>• Mortgage vs. savings calculator</li> <li>• RRSP loan calculator</li> <li>• Tax calculator for non-residents</li> <li>• Old Age Security (OAS) claw back calculator</li> <li>• Annuity premium calculator</li> <li>• Registered Retirement Income Fund (RRIF) calculator</li> </ul>	<b>Resource centre › my money tools › tools</b>

# 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.

1. Which statement best describes your comfort level with fluctuations in the value of your investments?
  - a. I'd be very upset if my investments dropped in value over any period of time. **1 point**
  - b. 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**
  - c. I'm willing to accept some fluctuations in the value of my investments as I'm seeking a higher rate of return. **20 points**
  - d. I want the highest rate of return possible, and understand the value of my investments can fluctuate significantly. **30 points**
2. How long will you leave this money invested before you'll need a significant portion of it for your stated objective?
  - a. Less than five years. **1 point**
  - b. Five to 10 years. **10 points**
  - c. Eleven to 20 years. **20 points**
  - d. More than 20 years. **30 points**
3. How likely is it that you'll need access to a large portion of this money earlier than expected? (For example, taking early retirement.)\*
  - a. Very likely. **1 point**
  - b. Somewhat likely. **10 points**
  - c. Unlikely. **20 points**
  - d. I won't need access to any of the money in this plan early. **30 points**
4. Which of the following patterns of returns would you be most comfortable with? Assume an initial amount of \$5,000 invested for 10 years.
  - a. Your investment grows without losses to \$8,100. However, in one of the years the value of your portfolio does not increase. **1 point**
  - b. Your investment grows to \$10,100 in year 10, but slightly declines in value in two of the years. **10 points**
  - c. 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. A guaranteed return of \$500. **1 point**
  - b. The potential of earning \$800 but the risk of earning only \$300. **10 points**
  - c. The potential of earning \$1,200 but the risk of earning nothing. **20 points**
  - d. The potential of earning \$2,500 but the risk of losing \$1,000. **30 points**
6. If your investment dropped in value by 20 per cent in one month, how would you react?
  - a. I'd cash in my investment immediately. **1 point**
  - b. I'd make no changes until the value recovers and then re-evaluate. **10 points**
  - c. 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**
  - d. I'd invest more while the prices are low. **30 points**
7. How would you describe your investing personality?
  - a. I don't like risk and can only tolerate moderate losses. **1 point**
  - b. I'm willing to take some risk and can tolerate one year of poor returns. **10 points**
  - c. I can tolerate more than one year of poor returns. **20 points**
8. Which of the following statements best describes your investment knowledge?
  - a. I'm a novice investor. **1 point**
  - b. I have some knowledge. **10 points**
  - c. I have good working knowledge. **20 points**
  - d. I consider myself an investment pro. **30 points**

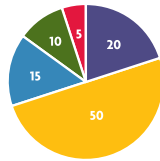
Add up your points for your total score.

My total score is



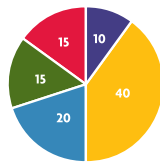
## Your risk profile

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



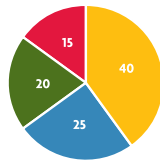
### A score of 35 points or less — Conservative

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.



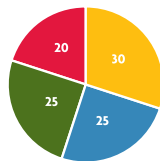
### A score of 36 to 85 points — Moderate

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.



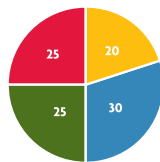
### A score of 86 to 145 points — Balanced

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 ■



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

# enrol now – it's easy

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.

## We're with you

Whether you're just starting your career, building a family, getting back on track or planning your retirement, **my money @ work** and Sun Life Financial are with you for the long term. We can show you how to take advantage of everything your plan has to offer and help you plan for tomorrow. From time to time, we'll reach out to you to make sure your savings plan is on track. And when new plans and services become available, you'll be the first to know.

For questions, call 1-866-733-8612 to access Sun Life Financial's automated telephone system 24-hours-a-day, seven-days-a-week or talk to one of our Customer Care Centre representatives any business day from 8 a.m. to 8 p.m. ET. Service is available in more than 190 languages.



## Carol

55, account manager, married

I'm so close to retirement that I think about it all the time – I'm trying to understand what it will mean for me – I guess you can say I'm a bit obsessed!

When I retire, I'm planning to spend more time with my family, and lend a hand to our two daughters by helping to look after our grandchildren. I'm really looking forward to spending more time with them and helping my daughters – they're both so busy these days.

My husband and I have always been smart about our money, and now it's paying off. We both have workplace plans and we both take full advantage of every savings opportunity we're offered. The lower management fees really add up over time.

A one per cent difference in your management fees sounds small, but lower fees mean more of your money is working for you by adding thousands of dollars to your nest egg over the years. Take the time to learn all the advantages of your workplace plan.

## Take action!

All you need to do is complete the enrolment form(s) located in the **forms** section of this guide and forward it to the address included on the form(s).

To manage your accounts online or by phone, you'll need to register for an 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.

- Refer to your welcome letter for your account number;
- go to [mysunlife.ca](https://mysunlife.ca);
- select **Register now**; and
- follow the instructions provided.



**Your plan balances, investment information, financial tools – and everything else related to your plan including this guide – are all online at [mysunlife.ca](https://mysunlife.ca). Your access ID and password are your tickets to a world of information.**

forms





# Defined Contribution Pension Plan (DCPP) enrolment form

Sun Life Financial, Group Retirement Services  
PO Box 2025 Stn Waterloo, Waterloo ON N2J 0B4  
[www.sunlife.ca](http://www.sunlife.ca)

Please PRINT clearly.

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

## Plan sponsor information

This information is to be completed by the plan sponsor.

Name of plan sponsor <b>University of Northern British Columbia</b>		Client ID <b>C092R</b>	Plan <b>01</b>	Contract number <b>62354-G</b>
Classifications				
Subdivision <b>001</b>	Payroll ID	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 <b>BC</b>	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
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I do not have a spouse.

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

### 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  Revocable Beneficiary you must check here:

**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**

**Required contributions:**

I authorize my employer to deduct from my pay any required contributions.

**Voluntary contributions:**

I hereby elect to make voluntary contributions and authorize my employer to deduct \$ \_\_\_\_\_ or \_\_\_\_\_ % per pay until further notice.

**6 Investment instructions**

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

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

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

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

**built BY me**

	Member Contributions	Employer Contributions
SLA 1 Year Guaranteed Fund (012)	%	%
SLA 3 Year Guaranteed Fund (036)	%	%
SLA 5 Year Guaranteed Fund (060)	%	%
Sun Life Financial Money Market Segregated Fund (X21)	%	%
BlackRock Universe Bond Index Segregated Fund (W02)	%	%
PH&N Bond Segregated Fund (U44)	%	%
Beutel Goodman Balanced Segregated Fund (U07)	%	%
CI Signature Income & Growth Segregated Fund (QOO)	%	%
MFS Responsible Balanced Segregated Fund (X70)	%	%
CC&L Group Income and Growth Segregated Fund (QLJ)	%	%
Beutel Goodman Canadian Equity Segregated Fund (U05)	%	%
Beutel Goodman Small Cap Segregated Fund (U51)	%	%
BlackRock S&P/TSX Composite Index Segregated Fund (W35)	%	%
CC&L Group Canadian Q Growth Segregated Fund (QMW)	%	%
Beutel Goodman American Equity Segregated Fund (U21)	%	%
BlackRock EAFE Equity Index Segregated Fund (W45)	%	%
BlackRock U.S. Equity Index Segregated Fund (W44)	%	%
CI American Value Segregated Fund (C03)	%	%
Fiera International Equity Segregated Fund (QWO)	%	%
Hexavest World Segregated Fund (QQM)	%	%
TDAM Global Equity Index Segregated Fund (W57)	%	%
<b>Total</b>	<b>100%</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 Beutel Goodman Balanced Segregated Fund.

**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.





## Privacy

At Sun Life Financial, protecting your privacy is a priority. Sun Life Financial maintains a confidential file containing personal information about you and your contract(s) with Sun Life Financial. Sun Life Financial's files are kept for the purpose of providing you with investment and insurance products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees, representatives and third party service providers who are responsible for the administration, processing and servicing of your contract(s) with Sun Life Financial, our reinsurers or any other person whom you authorize. In some instances these persons may be located outside Canada, and your personal information may be subject to the laws of those foreign jurisdictions. You are entitled to consult the information contained in Sun Life Financial's file and, if applicable, to have it corrected by sending a written request to Sun Life Financial. 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 e-mail 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.

### 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 [www.sunlife.ca/privacy](http://www.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.

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Contact Sun Life Financial's Customer Care Centre at **1-866-733-8612** if you have any questions about your **plan at work**.  
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