



Sun Life Essentials Plus™

A workplace savings plan that works for you, and your employees

Workplace savings plans are an important employee benefit, making it easier and faster to save for retirement and other life events. With over 160 years of proven expertise, Sun Life supports 1.63M+ Canadians and manages \$171.2B in assets.

Sun Life Essentials Plus is designed for businesses like yours. It provides tax-efficient savings products for your employees; with the simplicity and level of service they need, to take advantage of what this plan offers.

For you, the plan setup process is easy, digital and there's no cost. This solution doesn't require any asset transfers or minimums for employee membership or contributions. It's affordable and helps to support your employees' financial roadmap.

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

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Why employers choose Sun Life Essentials Plus

Become an employer of choice: Stand out from other organizations by providing meaningful benefits to your team.

Attract top talent: Offer a workplace savings plan that builds financial wellness with a Registered Retirement Savings Plan (RRSP), a Tax-Free Savings Account (TFSA) and/or a Deferred Profit Sharing Plan (DPSP).

Boost team morale and well-being: Simple savings benefits that help employees reach their financial goals.

Benefits

- No set-up fees
- Plan members get access to RRSP and TFSA and/or DPSP products
- Low management fee starting at 1.20%
- Choices of Passive and Active Target Date Funds, default offering of Individual Investments & Guaranteed Interest Accounts (GIAs)
- Optional employer-matching
- Access to **my Sun Life mobile app**, innovative resources, financial wellness tools, and expert advice

We understand that the needs of small businesses are as unique as the people running them. Reap the rewards of a healthier and wealthier workforce. Learn more at sunlife.ca/sunlifeessentialsplus.

Questions? We're here to help.

Contact your Sun Life Group Retirement Services Representative.

Investment Lineup

Asset category	Funds	Management fee
Target Date	SL Granite Index+ Target Date Funds (TDFs)	1.20%
	SL Granite TDFs	1.35%
Guaranteed	GDIA + 1-, 3-, 5-yr GIA (25 bps enhancement)	N/A
Bonds	SL State Street Canadian Bond Index	1.08%
	SL Multi Strategy Bond	1.25%
Canadian Equity	SL State Street Canadian Equity Index	1.08%
	SL Multi-Strategy Canadian Equity	1.30%
U.S. Equity	BlackRock US Equity Index (registered)	1.07%
	SL State Street US Equity Index (non-registered)	1.07%
International Equity	SL State Street International Equity Index	1.10%
Global Equity	BlackRock Global Equity Index	1.10%
	SL Multi-Strategy Global Equity	1.50%
Speciality	BlackRock MSCI ACWI Islamic Equity	1.20%
	SL Multi-Strategy Real Assets	1.55%