



## Your plan at a glance

---

**When am I eligible to join the plan?**

---

**Do I have to join?**

---

**How much do I contribute?**

---

**Does my employer contribute?**

---

<p><b>Can I make additional voluntary contributions?</b></p>	<p>Yes. You can make additional voluntary contributions up to your personal RRSP and TFSA limits as identified by Canada Revenue Agency in your most recent Notice of Assessment; If your employer makes contributions on your behalf, note that these additional voluntary contributions would not provide matching.</p> <p><b>It is your responsibility to ensure that you do not exceed your personal CRA limits for your RRSP and TFSA contributions.</b></p>
<p><b>Can I transfer registered money in from another plan?</b></p>	<p>Yes, to make a transfer:</p> <ol style="list-style-type: none"> <li>1. Sign in to <a href="https://mysunlife.ca">mysunlife.ca</a>.</li> <li>2. Select <b>Manage plan</b>, followed by my plan, and then <b>Transfer</b> products to Sun Life under the <b>Put money in</b> drop-down menu.</li> <li>3. Tell us the details by filling in the fields. You'll need your account number(s).</li> <li>4. Next, we'll show you the products that you can transfer money into, and ask you to read and sign the digital transfer request. It's that easy.</li> </ol>
<p><b>Can I withdraw my contributions?</b></p>	<p>Any withdrawal if permitted may be subject to withdrawal fees (\$50 per withdrawal for RRSP and DPSP; while the TFSA offers 1 free withdrawal per year with \$50/per withdrawal fee thereafter)</p>
<p><b>Where does my money get invested?</b></p>	<p>You have a choice of Investment options available in your plan.</p> <p>See the funds available in your plan, along with performance info:</p> <ul style="list-style-type: none"> <li>• Sign in to <a href="https://mysunlife.ca">mysunlife.ca</a> and select <b>Manage plan</b>, then <b>my plan</b>. Choose <b>Plan overview</b>, then select <b>View available investments</b>.</li> <li>• Click on a fund for more information. Explore more advanced <b>Morningstar®</b> tools by selecting a tab at the top of the page.</li> </ul>
<p><b>Who decides where my money gets invested?</b></p>	<p>You decide where contributions are invested.</p> <p>If you do not choose an investment mix during the enrolment, all contributions will be deposited to:</p> <ul style="list-style-type: none"> <li>• The target date fund closest to the age you turn 65 without going over for RRSP and DPSP.</li> <li>• The Sun Life Guaranteed Daily Interest Account (GDIA) for the TFSA.</li> </ul>
<p><b>Do I pay fees to invest in these funds?</b></p>	<p>Yes, you are responsible for paying Fund Management Fees. As a member of a group plan, you pay lower fees than you would as an individual investor at a bank or other financial institution because your plan sponsor and Sun Life use their bargaining power to obtain reduced fees.</p> <p>Find your fees online any time by signing in to <a href="https://mysunlife.ca">mysunlife.ca</a> then selecting <b>Manage plan</b>, followed by <b>my plan</b>. At the top of the page click <b>Plan overview</b> and select <b>Account fees</b>.</p>
<p><b>What happens if I leave the company?</b></p>	<p>If you terminate employment, your assets will be transferred in the Sun Life Group Choices plan or you may also:</p> <ul style="list-style-type: none"> <li>• Transfer the money to another financial institution or registered plan</li> <li>• Take the money as cash, less withholding tax, if applicable, and service fees</li> </ul> <p><i>Note: if you leave before all assets are vested, you forfeit that amount</i></p>
<p><b>Will you send me statements?</b></p>	<p>Yes, you will receive annual statements.</p>

---

<b>Can I look at my account online?</b>	Yes, once you sign in to <a href="https://mysunlife.ca">mysunlife.ca</a> , select the <b>Manage plan</b> drop-down menu to: <ul style="list-style-type: none"><li>• Change your investments<ul style="list-style-type: none"><li>– Select <b>my plan, Make a change</b> then <b>Change Investments</b></li></ul></li><li>• Check or change your beneficiary<ul style="list-style-type: none"><li>– Select <b>Manage beneficiaries</b></li></ul></li><li>• Explore our tools<ul style="list-style-type: none"><li>– Select <b>Tools</b></li></ul></li></ul>
---	--

---

<b>Is there a number I can call if I have questions?</b>	You may contact our Client Care Centre from 8 a.m. to 5 p.m. ET at <b>1-877-SUN-LIFE</b>
--	--

---

## What does it mean?

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

A savings vehicle for retirement. Contributions to an RRSP are tax deductible, while income earned on those contributions are tax deferred until they are withdrawn. There is an annual contribution limit per year.

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

A TFSA is a registered investment account designed to help Canadians save money, while holding qualified investments. TFSAs provide flexibility, and can be used for short-term savings goals. There is an annual contribution limit per year.

### **Deferred Profit Sharing Plan (DPSP)**

A plan that allows an employer to set aside a portion of company profits for the benefit of employees. The company makes contributions to the plan on behalf of the employees. Employee contributions are not permitted.

### **Vesting**

Under a Deferred Profit Sharing Plan, vesting refers to your entitlement, upon the satisfaction of a certain condition, termination of employment or early retirement, to contributions made on your behalf by your employer.