University of Saskatchewan 2000 Academic Money Purchase Pension Plan

Annual General Meeting

Charleen Turner, Client Relationship Executive
Shafique Pirani, Senior Education Consultant

Responsibilities

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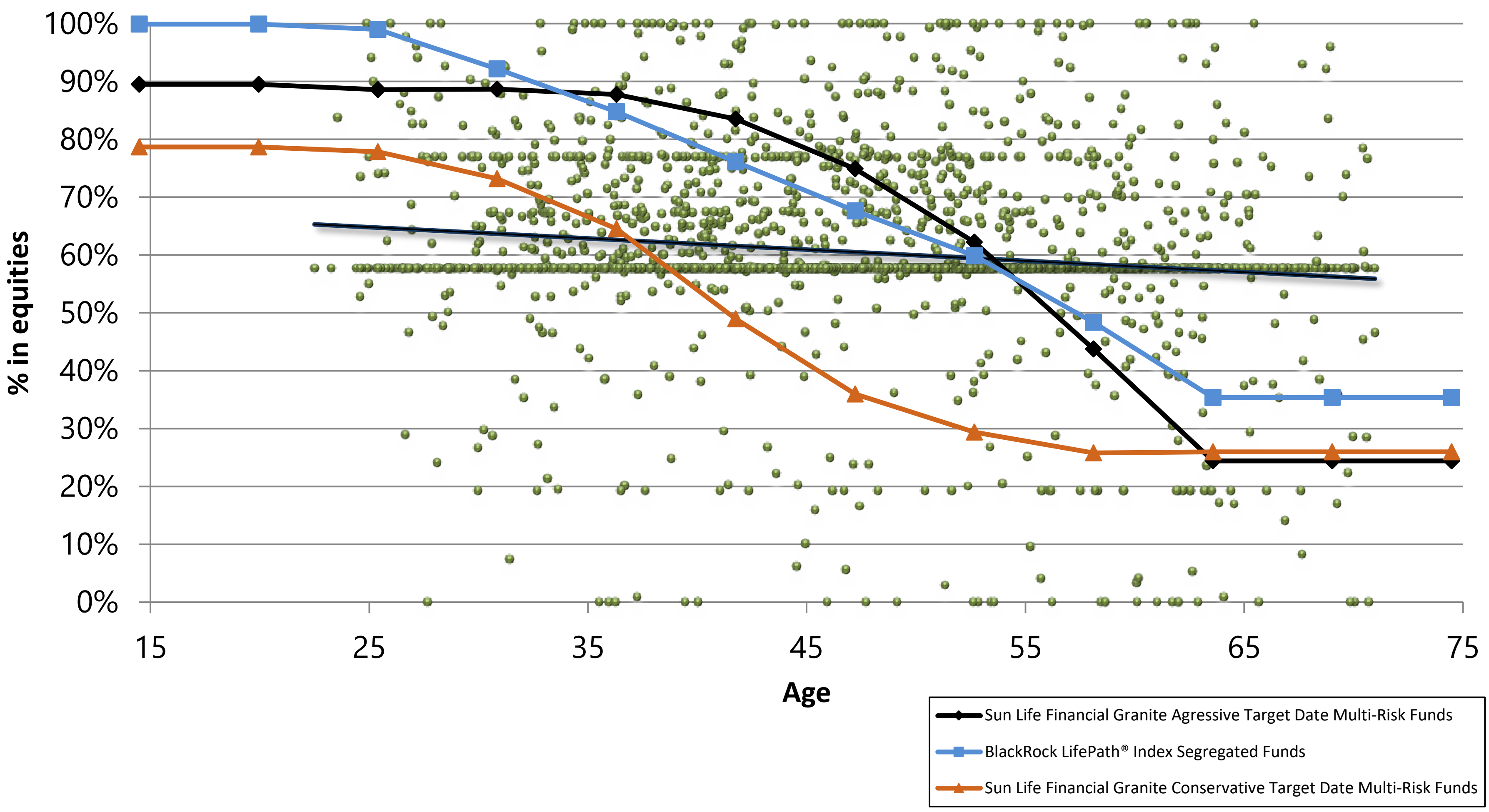
University of Saskatchewan/MPP Committee	Sun Life Financial	Investment Managers	You/member
Sponsor the program • Plan design • Making contributions • Selecting Investment Managers • Selecting funds • Determine asset mix for Life Cycle funds (with advice from consultant) • Selecting the record keeper • Monitoring the plan • Member education • Ongoing information & communication	**Record keeping** • Preparing statements • Developing saving and investment tools • Provide member information sessions • Rebalance asset mix of Life Cycle funds • Member inquiries	**Funds** • Performing research • Creating the fund • Selecting the stocks or bonds • Buying and selling	**Your Account** • Making contributions • Understanding investments • Choosing investments • Monitoring savings and investments • Filing personal information updates • Paying fund management fees • Paying administration fees

Age vs % in equities

Academic MPP Plan – as at March 31, 2016



Tools Usage

Tools usage statistics are active members only and are for Plan 01 as at February 24, 2017.

Value of your plan

- What makes the University of Saskatchewan 2000 Academic Money Purchase Pension Plan unique?
- Decumulation increases the value of your DC Pension Plan (Unique Post Retirement Benefits)
- Proprietary Investment Options
- Continued Lower Fees

Your fee advantage

Fund categories	Fund lineup	DCPP Total*	PRIF Total**
Life cycle	Conservative Life Cycle Fund (80% bonds, 20% equities)	0.14%	0.22%
	Balanced Life Cycle Fund (40% bonds, 60% equities)	0.25%	0.33%
	Aggressive Life Cycle Fund (20% bonds, 80% equities)	0.30%	0.38%
Money Market	Sun Life Money Market Segregated Fund	0.13%	0.21%
Bond (fixed income)	BlackRock Universe Bond Index Segregated Fund	0.12%	0.20%
Canadian equities	University of Saskatchewan Canadian Equity (Triasima and BlackRock)	0.39%	0.47%
U.S. equities	BlackRock U.S. Equity Index Segregated Fund (Registered assets only)	0.12%	0.20%
International equities	University of Saskatchewan International Equity Fund (Mawer International Equity)	0.60%	0.68%

FMFs as at Jan 31, 2017. The FMFs do not include the applicable sales tax (which will be charged to your account)
*Does not include the SLF administration fee of $150 per member per year.
**Does not include $50 University of Saskatchewan annual administrative fee.

How do my fees compare?

	Average Retail Fees*	DCPP Average Fees**	PRIF Average Fees***
Money Market	0.77%	0.13%	0.21%
Bond	1.48%	0.12%	0.20%
Canadian Equity	2.16%	0.39%	0.47%
U.S. Equity	2.21%	0.12%	0.20%
International Equity	2.21%	0.60%	0.68%
Target risk	2.11%	0.23%	0.31%

*Source: ***Morningstar, Global Fund Investor Experience Study: June 2015, page 78.***
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Less is more

Account Balance	Management fee	
	Retail* 2.11%	PRIF* 0.31%
$500,000	$10,550**	$1,550

*Average Asset Allocation Fee
**Does not include any withdrawal fees or cheque fees that might be charged.

2016 Education Initiatives

In-person group sessions:

- Pre-retirement sessions (March)
- Pension and Investment Information Session (October)
- Investing with Confidence - a closer look (October)
- Connect with your money (October)

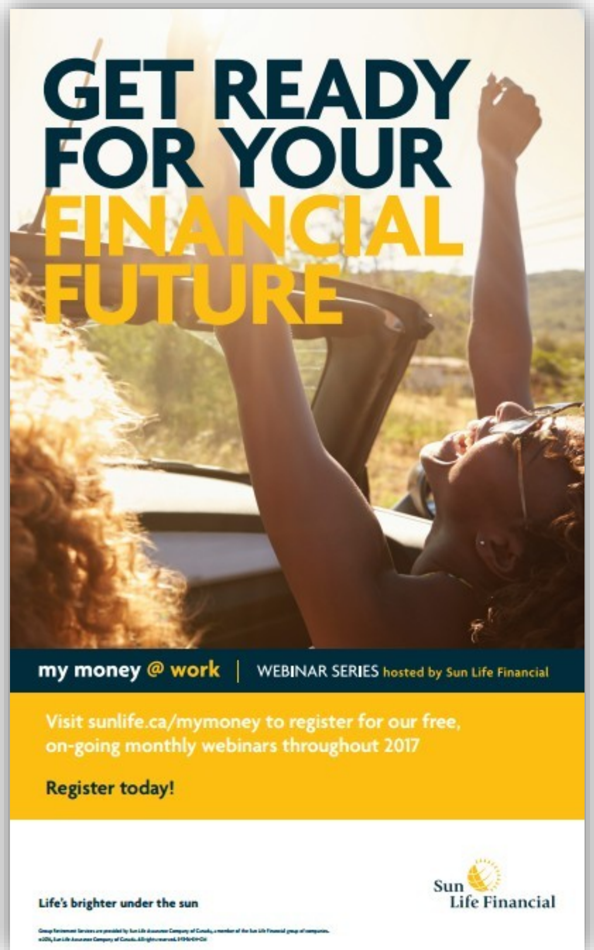
Scheduled one-on-one consultations:

- Retirement Consultant (March)
- Education Consultant (October)

Webinar

- Pension and Investment Information Session (October)

my money @ work | WEBINAR SERIES



- "Chat" privately with Sun Life Financial
- Monthly topics include:
  - ✓ Connect with your money
  - ✓ Investing with confidence – Part I: The essentials
  - ✓ Investing with confidence – Part II: A closer look
  - ✓ Are you retirement ready?
  - ✓ Creating your financial roadmap
  - ✓ Bridging the gap between your health and finances ****NEW**
  - ✓ Managing your money ****NEW**

www.sunlife.ca/mymoney

Upcoming 2017 Education Initiatives

- Pre-retirement sessions scheduled for **March 21 and March 22**
- Register for one of these Pre-retirement sessions
- Email invitation sent to members with registration instructions
- Schedule a one-on-one consultation with a Retirement Consultant on campus from **March 21 to March 23**
- Learn more about the Group Retirement Fund (PRIF) available through the University of Saskatchewan Pensions Office

Sun Life Financial Licensed Retirement Consultants

- As a retiring member of the University of Saskatchewan 2000 Academic Money Purchase Pension Plan or as a member of University of Saskatchewan Group Retirement Fund, you enjoy access to licensed Retirement Consultants at no cost to you.

- At your convenience, the Sun Life Retirement Consultants will help you understand your conversion options and other insurance and investment plans that are available to you. They will also provide you with advice and guidance on the investment funds included in your Plan and assist you in meeting your unique retirement goals.

NEW! VIRTUAL CONSULTATION

- **Sun Life Financial's Client Solutions Centre** has a team of licensed Retirement Consultants available at **1-855-864-5989**, any business day from 8 a.m. to 6 p.m. EST.

- *Live video chats with Retirement Consultant are also available at the request of a member any business day between 8:30am and 6pm ET. These are held in a virtual environment where they are also able to share their screen to display web pages, illustrations, online tools and forms.*

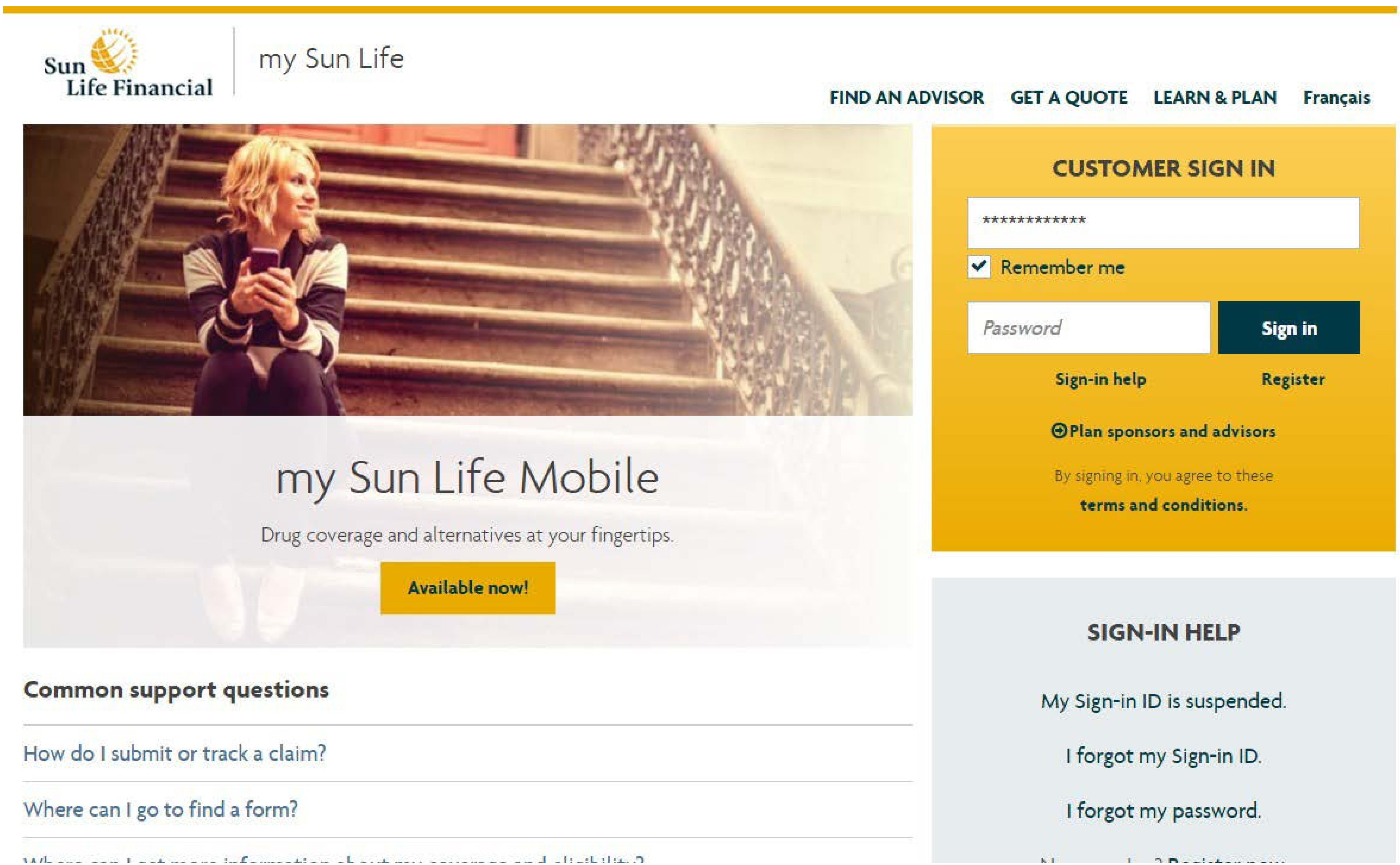
- *This allows Retirement Consultants to guide members through the retirement planning process step by step and complete any paperwork or enrollment forms together.*

Stay in touch

Retirees and members of the University of Saskatchewan 2000 Academic Money Purchase Plan who are thinking about retiring have access to Sun Life Financial as follows:

- Customer Care Centre **1-866-733-8612**
- Member website – **mysunlife.ca**
- RRIF Call Centre – Licensed Retirement Consultants **1-855-864-5989**

mysunlife.ca



Questions

UNIVERSITY OF SASKATCHEWAN

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The information provided is of a general nature and should not be construed as personal financial or legal advice. Neither Sun Life Financial or its affiliates guarantees the accuracy or completeness of any such information. The information should not be acted on without obtaining counsel from your professional advisors applicable to your particular set of facts.

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

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