



my money @ work



Connect with your money

Connect with your money

It's always a good idea to regularly review your investments, stay up to date and informed, and use the tools and resources offered by Sun Life Financial to ensure you're on track to meet your savings and retirement goals.

Read this communication and explore the sites, tools and resources that can help you build a better future.



Life's brighter under the sun



Connect with your money

Your checklist

There's a lot to think about when it comes to saving – mysunlife.ca makes it easy!

With simple navigation, quick access to financial information and tools, and a fun, interactive learning program, you can contribute, invest, track your savings and plan for your financial future better than ever.

Use this checklist to help you connect with your money.

Do I have access to mysunlife.ca?

Go to mysunlife.ca and enter your access ID and password. If you have forgotten or misplaced your access ID or password, you can reset this information by clicking on one of the listed options in the **SIGN-IN HELP** box on the screen.

What's been happening on my account?

Checking your account balance and activities online is easy, and can be done at any time that's convenient for you. Sign in at mysunlife.ca. Choose **my financial centre**. **The Accounts drop-down menu lists items such as any transaction history on your account, recent statements and your personal rates of return.**

What's my investment style?

Determine your tolerance for risk and create your target investment mix.

Knowing your comfort level with risk is important when it comes to selecting the funds in your retirement plan. The online **Asset Allocation Tool** is a great place to start.

Sign in at mysunlife.ca. Choose **my financial centre > Resource Centre > my money tools**

What are my investment options?

Learn more about the investment options offered in your plan through **Morningstar®**, a leading provider of investment news and analysis.

Sign in at mysunlife.ca. Select **Investment performance** from the **Accounts** drop-down menu to see the **Rates of Return and Unit Values** of funds available in your plan. Select the fund name to see each report. To access tools and information about your fund performance, choose **Fund Report**.

Am I saving enough?

Sun Life's **Retirement planner** is designed to help you better understand how much you will need to save in order to achieve your retirement goals, and whether you are on track to get there.

Sign in at mysunlife.ca. Choose **my financial centre > Resource Centre > my money tools > Retirement planner**.

Continued...

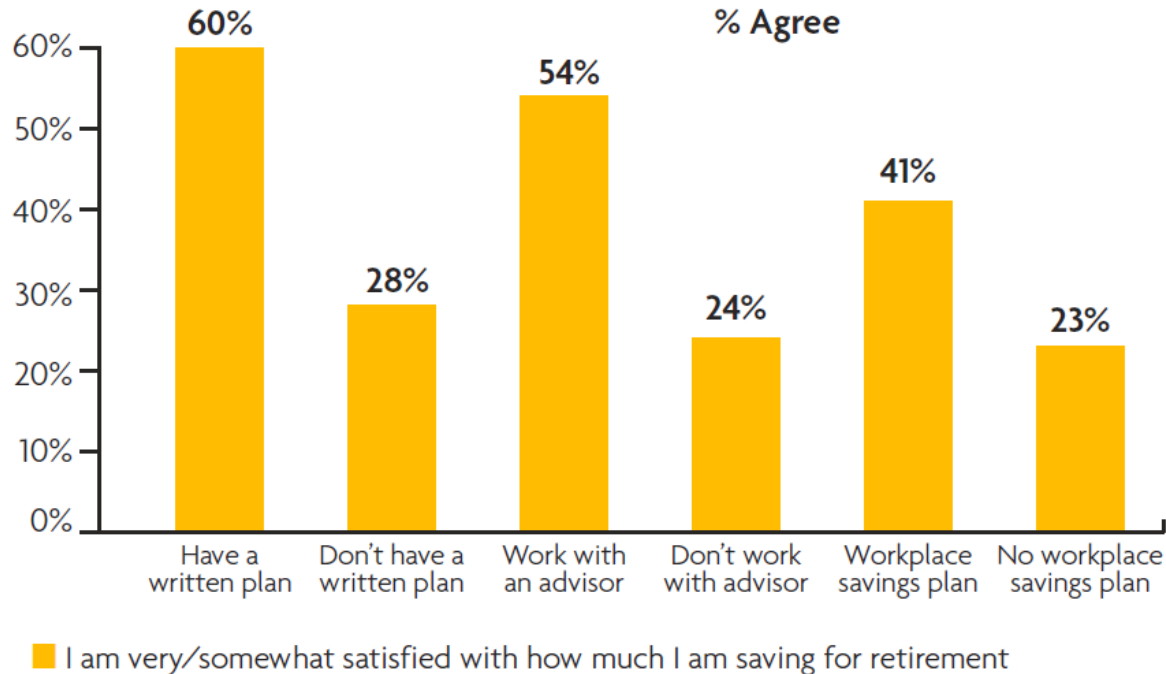
Life's brighter under the sun



How frequently do you review your group plan account?

- A. I can't remember the last time
- B. Once a year
- C. Twice a year
- D. More than twice a year

Retirement savings satisfaction doubles for those with planning and support



University of Saskatchewan 2000 Academic Money Purchase Pension Plan & Research Pension Plan

- You get to decide how to invest the contributions
- Immediate vesting when you join the plan
- Tax deductible & tax sheltered
- Administration fee \$12.50 per month
- Transfers in from other registered pension plans are allowed
- While employed with the University you may not:
 - Withdraw contributions from the Plan
 - Discontinue contributions to the Plan

Contributions – Money Purchase Pension

University

Academic and Senior Administrative Employees: 8.5% of your earnings

Administrative Employees: 6.82% of your earnings

You

Academic and Senior Administrative Employees: 8.5% of your earnings

Administrative Employees: 6.82% of your earnings

Contributions – Research Pension Plan

University

Academic Equivalent Employees: 8.5% of your earnings

Canadian Light Source Employees(CEPW 609): 8.0% of your earnings

Support Staff Equivalent, Administrative Equivalent, or Employees with less than full time continuous employment : 6.82% of your earnings

You

Academic Equivalent Employees: 8.5% of your earnings

Canadian Light Source Employees(CEPW 609): 8.0% of your earnings

Support Staff Equivalent, Administrative Equivalent, or Employees with less than full time continuous employment : 6.82% of your earnings

Comparison

	UofS DCPP	RRSP	NREG	TFSA
Taxation	Tax sheltered Pay taxes upon withdrawal	Tax sheltered Pay taxes upon withdrawal	After tax dollars	After tax dollars Investments grow tax free
Reporting	Pension adjustment on your T4	RRSP receipts (2 per year)	Capital gains or losses reported on your T3	N/A
Vesting	Immediate	N/A	N/A	N/A
Locking in	Funds locked-in until June 30 th following age 55	N/A	N/A	N/A
If you leave your employer	Can transfer funds: Another DCPP LIRA (Locked in Retirement Account)	Can transfer funds: Another RRSP Cash out less taxes	Can transfer funds: Another NREG Cash out	Can transfer funds: Another TFSA Cash out

The University of Saskatchewan Group Retirement Fund

- Due to your participation in your group plan, you can join the University of Saskatchewan Group PRIF/RRIF
- Benefits:
 - **Investment fees are** substantially **lower** than retail products (like you're used to with your current group plan)
 - Same great investment options
 - Continued access to the Customer Care Centre and Plan Member Website

- Money UP
- Payroll contribution calculator
- Retirement planner
- Asset allocation tool
- Morningstar
- Mobile app



Do you know your access ID and password for mysunlife.ca?

- A. Yes
- B. No

Your access ID and password

CUSTOMER SIGN IN

Remember me

Password **Sign in**

[Sign-in help](#) [Register](#)

[Plan sponsors and advisors](#)

By signing in, you agree to these [terms and conditions.](#)

SIGN-IN HELP

[My Sign-in/Access ID is suspended.](#)

[I forgot my Sign-in/Access ID.](#)

[I forgot my password.](#)

[New member? Register now.](#)

My Sign-in/Access ID is suspended

I forgot my Sign-in/Access ID

I forgot my password

New member? [Register Now](#)



mysunlife.ca

Now that you've seen some of the tools in action, which ONE appeals to you the most?

- A. Money UP
- B. Payroll contribution calculator
- C. Asset allocation tool
- D. Retirement planner

Sun Life Financial Find an advisor Get a quote Customer support CANADA | EN

INSURANCE INVESTMENTS LEARN & PLAN

Home > Learn & Plan Share this: f t g


Learn & Plan *brighter life*




Why name a beneficiary?

You can't take it with you – but there's a hassle-free way to leave your money behind: Name a beneficiary wherever you can.

Top 5 retirement travel tips

What would happen if you couldn't work?



MONEY	HEALTH	TOOLS & CALCULATORS
 <p>TFSA or RRSF? How to choose</p> <p>Are you passing up free retirement savings?</p> <p>Financial success is no slam dunk Jamaal Magloire</p> <p>More on money</p>	 <p>Heart disease: Spotting the signs and reducing the risk</p> <p>Sick on the job: 10 ways to stay healthy at work</p> <p>Tips for travelling with diabetes</p> <p>More on health</p>	 <p>RRSP calculator</p> <p>Life insurance calculator</p> <p>Annuity calculator</p> <p>More tools & calculators</p>

Other resources available

Subscribe to our newsletter



Sign up for the Money for Life newsletter

Get regular tips and tools for living brighter today and in retirement.

Plus, subscribe now to download your FREE Interactive Guide to Money for Life – full of helpful advice and useful insurance and financial calculators.

Enter your email address

Your email address

Subscribe

I understand I can unsubscribe at any time and acknowledge that this email address belongs to me. [Learn more about privacy.](#)

Sun Life Financial values your privacy and we want to give you the best possible experience when you visit our website and receive email communications from us. To do this, we may collect data about your use of our website and email communications to provide you with more relevant content. We track your online interactions using web beacons to collect data so as to be able to serve you up more relevant content. To opt out, you can change your web browser settings to disable cookies at any time or you can unsubscribe from our email communications.

LEARN & PLAN



Should you put your money in an RRSP or a TFSA?



What is critical illness insurance? (Video)



Life insurance calculator

Explore products and advice for **every life stage**

Plan for tomorrow – start with today. Talk to an advisor.

CUSTOMER SIGN IN

Plan for tomorrow – start with today. Talk to an advisor.

CUSTOMER SIGN IN

PUT SUN LIFE AT YOUR FINGERTIPS

Download the modern, newly designed
my Sun Life Mobile app from your app store today!

sunlife.ca/mobile



Life's brighter under the sun



Connect with your money

It's always a good idea to regularly review your investments, stay up to date and informed, and use the tools and resources offered by Sun Life Financial to ensure you're on track to meet your savings and retirement goals.

Read this communication and explore the sites, tools and resources that can help you build a better future.



Life's brighter under the sun



Connect with your money

Your checklist

There's a lot to think about when it comes to saving – mysunlife.ca makes it easy!

With simple navigation, quick access to financial information and tools, and a fun, interactive learning program, you can contribute, invest, track your savings and plan for your financial future better than ever.

Use this checklist to help you connect with your money.

Do I have access to mysunlife.ca?

Go to mysunlife.ca and enter your access ID and password. If you have forgotten or misplaced your access ID or password, you can reset this information by clicking on one of the listed options in the **SIGN-IN HELP** box on the screen.

What's been happening on my account?

Checking your account balance and activities online is easy, and can be done at any time that's convenient for you. Sign in at mysunlife.ca. Choose **my financial centre**. **The Accounts drop-down menu lists items such as any transaction history on your account, recent statements and your personal rates of return.**

What's my investment style?

Determine your tolerance for risk and create your target investment mix.

Knowing your comfort level with risk is important when it comes to selecting the funds in your retirement plan. The online **Asset Allocation Tool** is a great place to start.

Sign in at mysunlife.ca. Choose **my financial centre > Resource Centre > my money tools**

What are my investment options?

Learn more about the investment options offered in your plan through **Morningstar®**, a leading provider of investment news and analysis.

Sign in at mysunlife.ca. Select **Investment performance** from the **Accounts** drop-down menu to see the **Rates of Return and Unit Values** of funds available in your plan. Select the fund name to see each report. To access tools and information about your fund performance, choose **Fund Report**.

Am I saving enough?

Sun Life's **Retirement planner** is designed to help you better understand how much you will need to save in order to achieve your retirement goals, and whether you are on track to get there.

Sign in at mysunlife.ca. Choose **my financial centre > Resource Centre > my money tools > Retirement planner**.

Continued...

Life's brighter under the sun



We want to hear
from you!



my money @ work | WEBINAR SERIES

my money @ work | WEBINAR SERIES hosted by Sun Life Financial

BRIGHTEN YOUR FINANCIAL FUTURE

Visit
sunlife.ca/mymoney
to register for our free,
on-going monthly webinars
throughout 2018

Register today!

Life's brighter under the sun

Sun
Life Financial

Group term life insurance coverage provided by Sun Life Insurance Company of Canada, a member of the Sun Life Financial group of companies.
with Sun Life Insurance Company of Canada, a registered member of the Financial Services Regulatory Authority of Ontario (FSRA).

- “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
 - ✓ Managing your money
 - ✓ Where there’s a will, there’s a way ****NEW**

www.sunlife.ca/mymoney



my money @ work



Thank you!

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.

