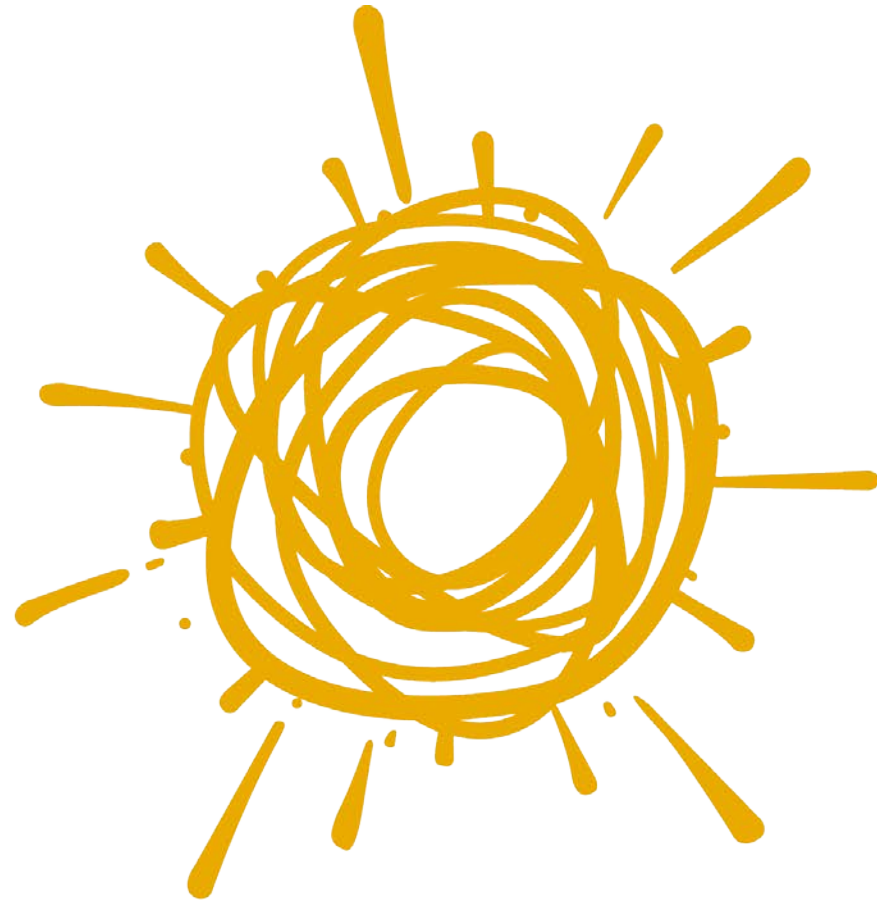




University of Saskatchewan Defined Contribution Pension Plans

Shafique Pirani, BA, CRM, EPC, CFP
Senior Education Consultant





Life's brighter under the sun



Key topics

Responsibilities

Understanding your plan

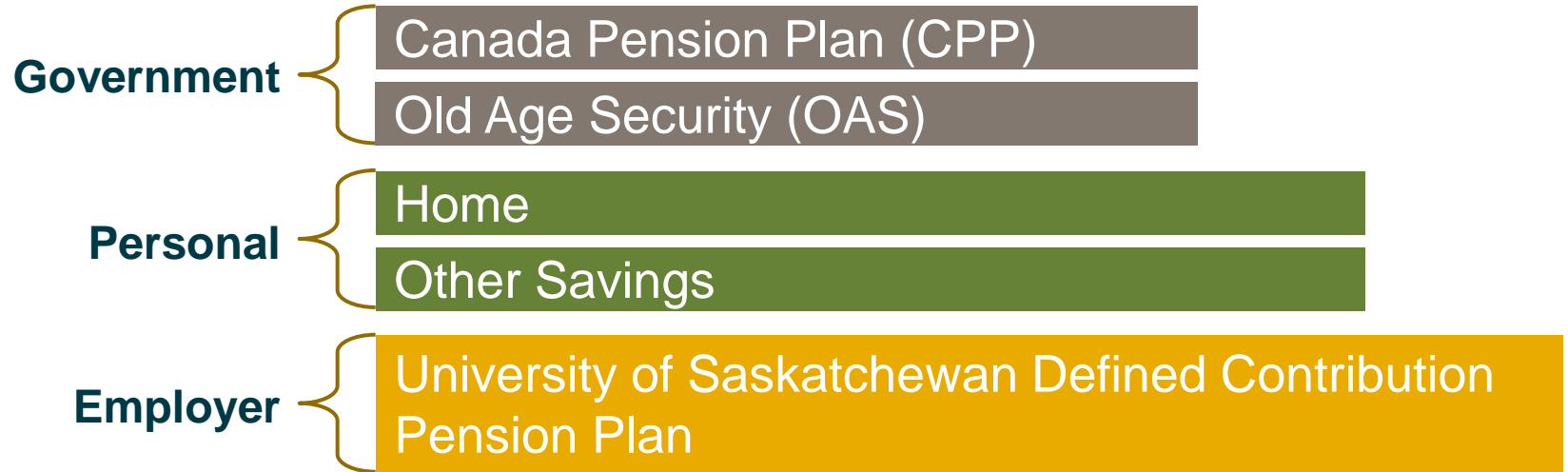
Choosing your investments

Next steps



Sources of retirement income

Sources of retirement income



Canadians need 65% to 80% pre-retirement income replacement

2015	Canada Pension Plan (CPP)	Old Age Security (OAS)
Maximum	\$1,065/month \$12,780/year	\$563.74/month \$6,765/year
Average	\$610.57/month \$7,326/year	\$532.28/month \$6,387/year

Request your CPP contributions & benefit statement from: www.servicecanada.gc.ca



Responsibilities

Your group plan



Your responsibilities

1. Understand your plan
2. Choose your investments
3. Manage & make changes ongoing



Understanding your plan

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 pension plans are allowed
- While employed with the University you may not:
 - Withdraw contributions from the Plan
 - Discontinue contributions to the Plan (exception: part-time pension)

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

How do my fees compare?

	Average Retail Fees*	Your Plan's Average Fees**
Money Market	0.77%	0.16%
Fixed Income (Bond)	1.48%	0.15%
Canadian Equity	2.16%	0.42%
U.S. Equity	2.21%	0.15%
International Equity	2.21%	0.66%
Target risk	2.11%	0.27%

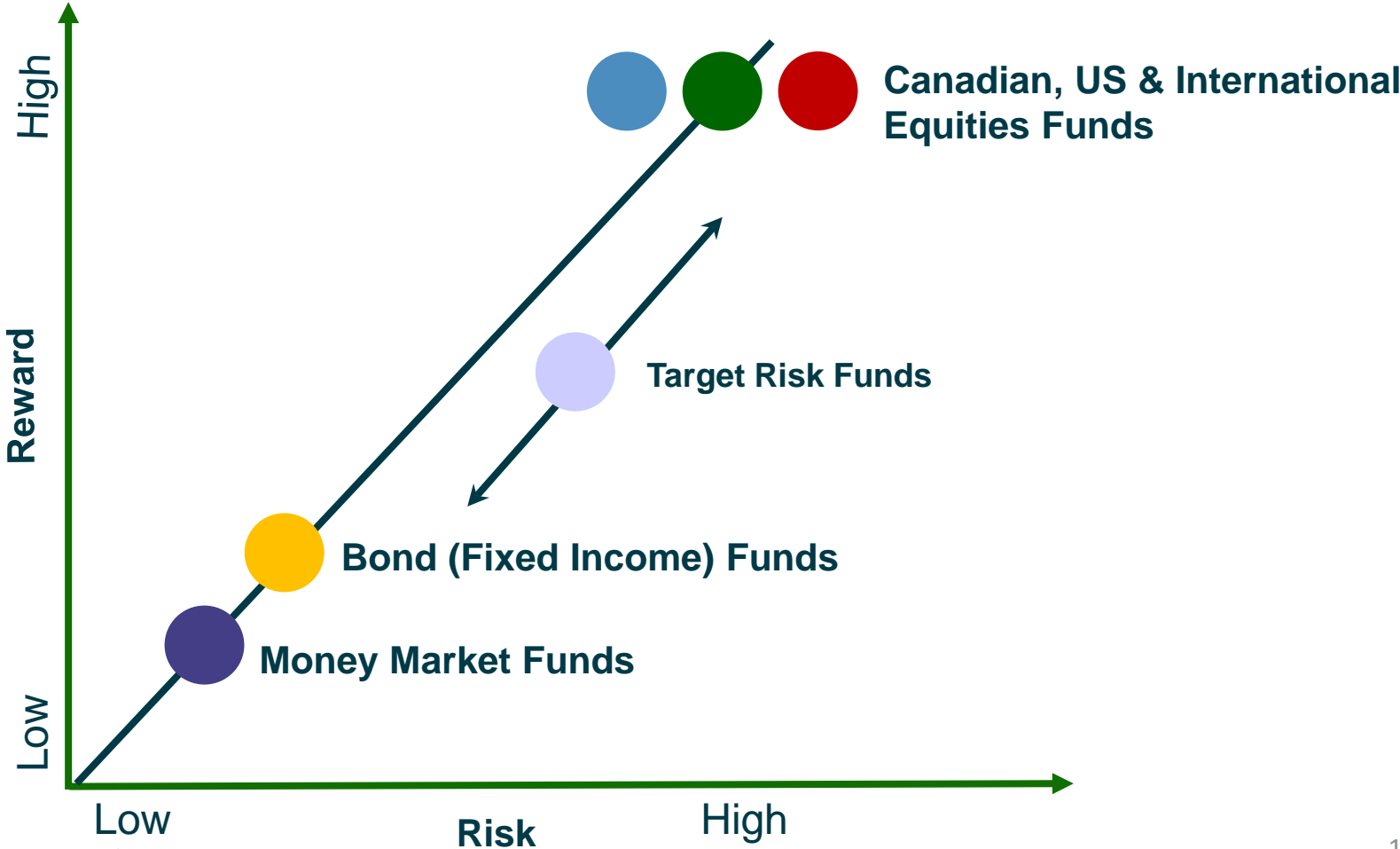
*As at January 31, 2015, Source: BMO fund facts, TD Asset Management, Scotiabank, RBC, CIBC Investorpos

**Fund Management Fees as at August 31, 2015



Choosing your investments

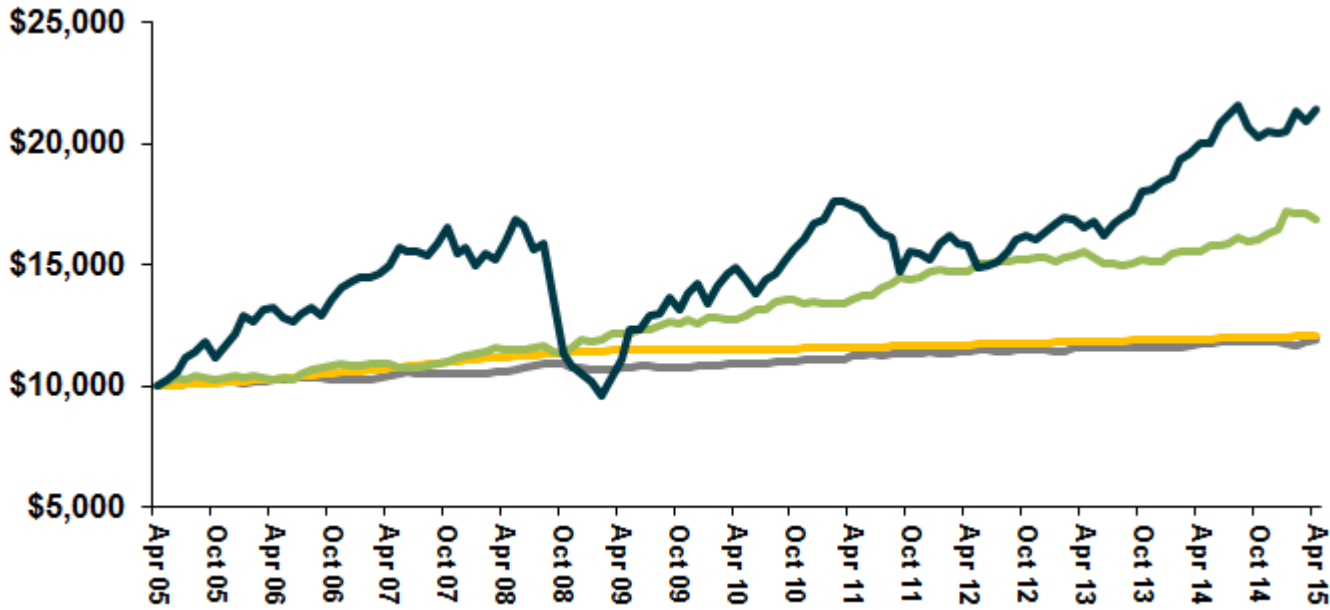
Understanding risk versus reward



For illustrative purposes only

Diversify

Growth of \$10,000 - (2005 – 2015)



\$21,446

\$16,869

\$12,042

\$11,879

— Consumer Price Index
— FTSE TMX Canada 91-Day T-Bill Index
— FTSE TMX Canada Universe Bond Index
— S&P/T SX Composite Index

What investments should I choose?



**Asset Allocation
tool**

Built FOR me or Built BY me



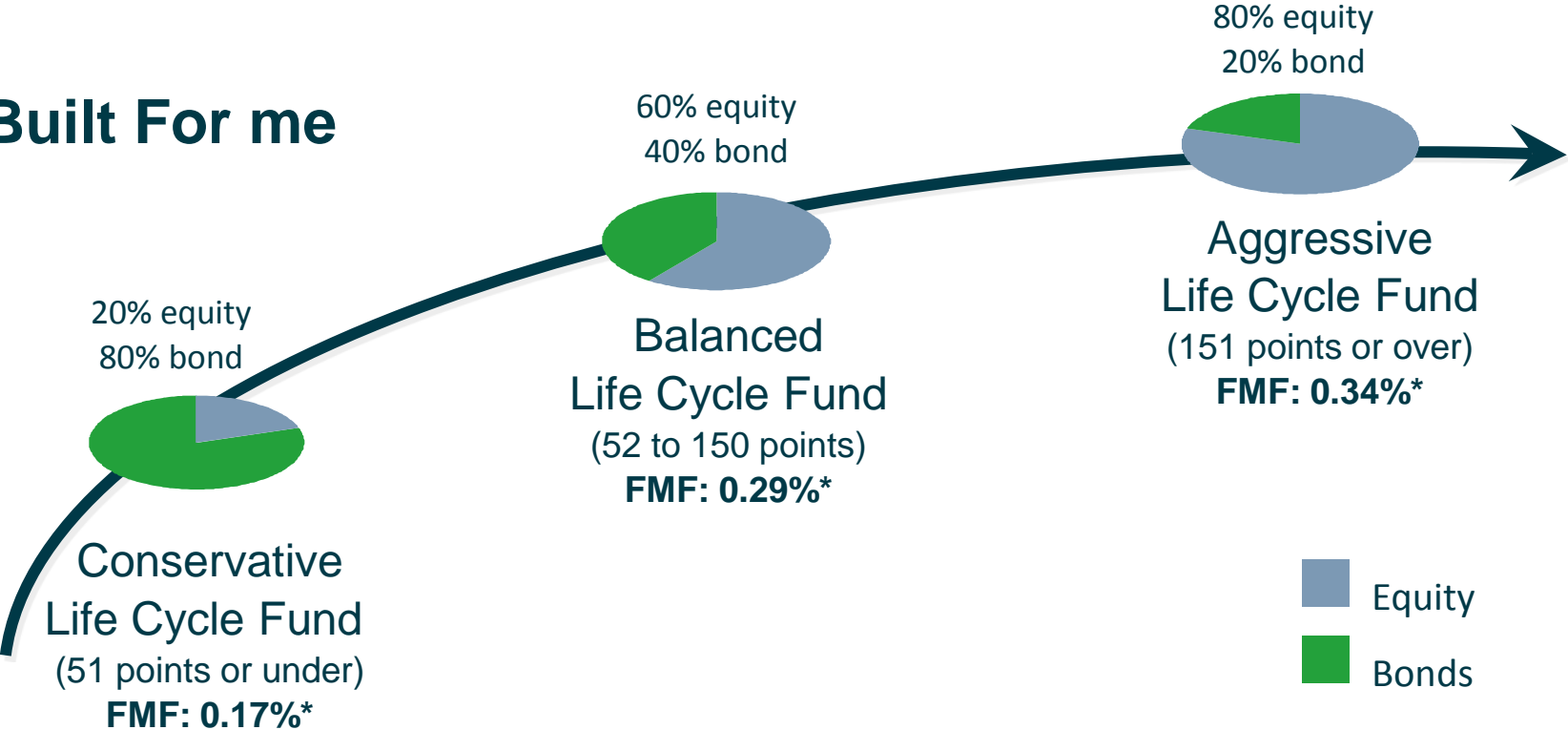
Built FOR me



Built BY me

University of Sask. Life Cycle Funds

Built For me



*Fund Management Fees as at August 31 , 2015.

Built FOR me - Pre-built Mixes

Investment Funds	Conservative Life Cycle	Balanced Life Cycle	Aggressive Life Cycle
BlackRock Universe Bond Index	80%	40%	20%
BlackRock Active Canadian Equity	3.33%	10%	13.33%
Triasima Canadian All Capitalization Equity	3.34%	10%	13.34%
BlackRock U.S. Equity Index	6.66%	20%	26.66%
Mawer International Equity	6.67%	20%	26.67%
Asset Mix	80% Bonds 20% Equities	40% Bonds 60% Equities	20% Bonds 80% Equities

Built FOR me - Managing pre-built mix

You'll need to:

- Assess your risk tolerance periodically
- Match your investment risk profile with a suggested asset mix
- When you have life event changes, your pre-built mix choice may need to change

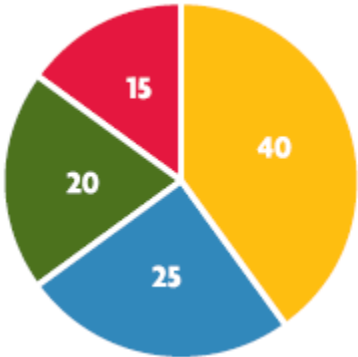
Built BY me

	Asset Class	Fund	FMF*	Risk
	Guaranteed / Money Market	<ul style="list-style-type: none"> Sun Life Financial Money Market Fund 	0.16%	Low
	Fixed Income	<ul style="list-style-type: none"> BlackRock Universe Bond Index Fund 	0.15%	Low - Moderate
	Canadian Equity	<ul style="list-style-type: none"> University of Sask Cdn Equity Fund 	0.42%	Moderate – High
	U.S. Equity	<ul style="list-style-type: none"> BlackRock US Equity Index Fund (Reg) 	0.15%	Moderate – High
	International Equity	<ul style="list-style-type: none"> University of Sask International Equity Fund 	0.66%	Moderate – High

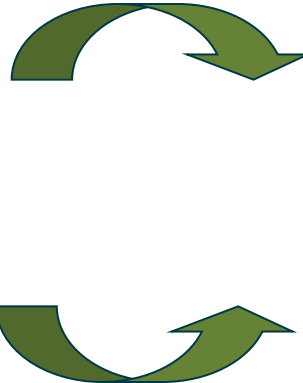
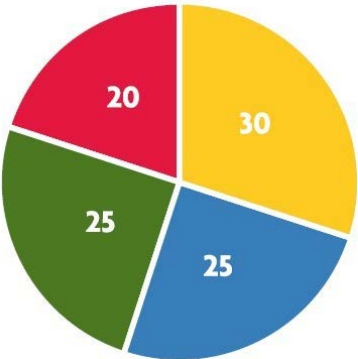
*Fund Management Fees as at August 31 , 2015.

Rebalance

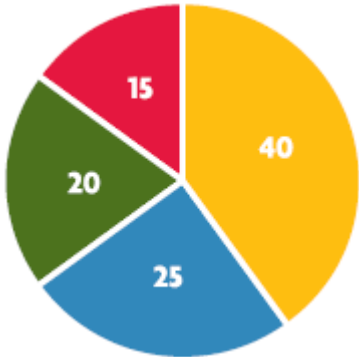
Target Asset Mix



Current Asset Mix



Back to target asset mix



Rebalancing strategy

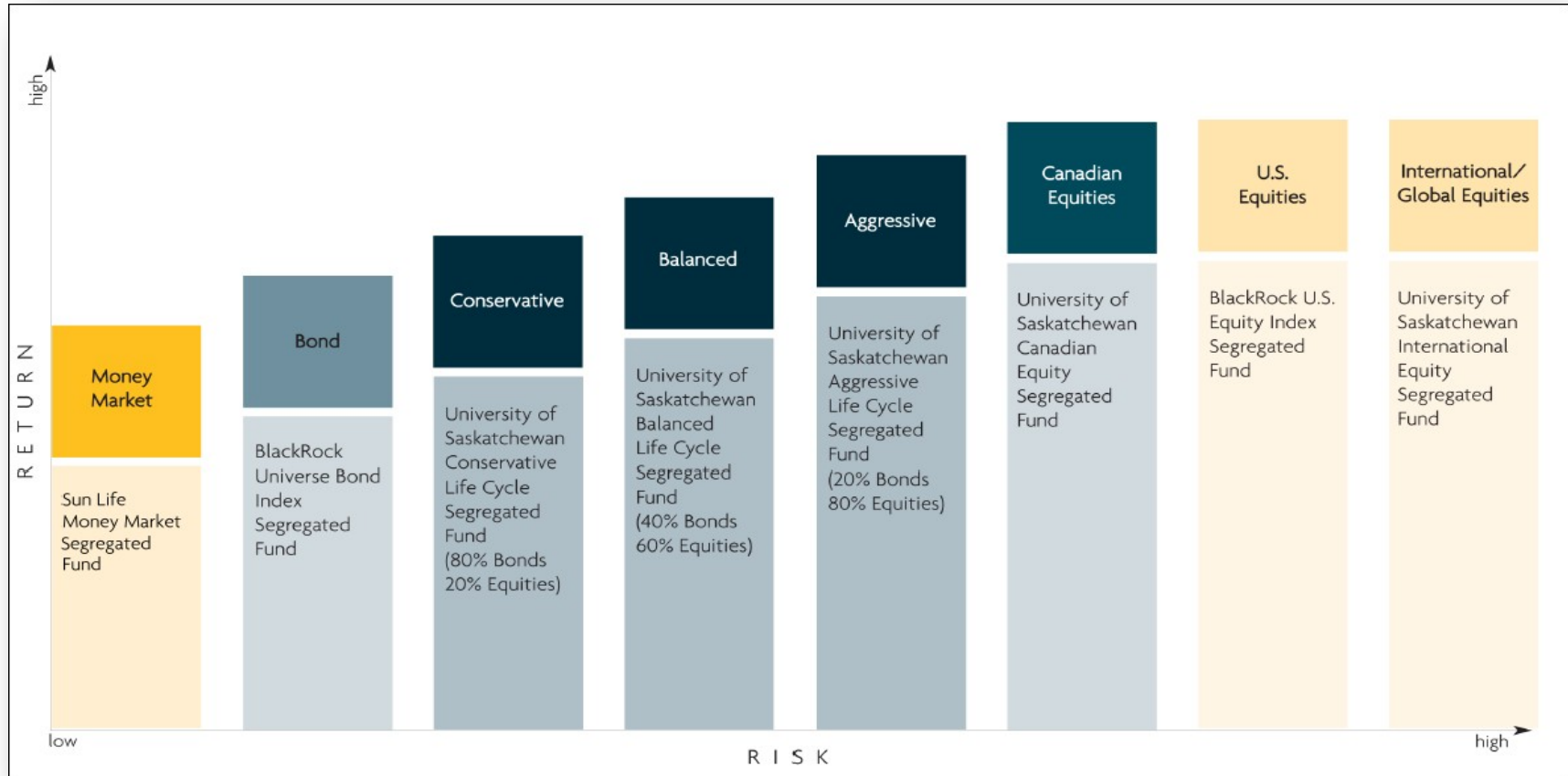


Sell Equities


Buy Bonds

- Cash equivalents
- Bonds (fixed income)
- Canadian equity
- U.S. equity
- International equity

Your Investment Options



Investment performance - Morningstar



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Investment performance Print

Select a plan to review :

Go to [personal rates of return](#) to find out how your investments are performing.

Performance of funds available in your plan

Show investment performance for:


Guaranteed Fund Interest Rates (%) As Of : 19 Nov 2012

Fund	Rate
SLA 1Yr Guaranteed Fund	1.10000
SLA 2Yr Guaranteed Fund	1.20000
SLA 3Yr Guaranteed Fund	1.45000
SLA 5Yr Guaranteed Fund	1.90000

[Back to top](#) ↗


Investment Fund Unit Values As Of : 19 Nov 2012

Fund	Unit Value
SLF 2015 Milestone*	14.6076
SLF 2020 Milestone*	16.0106
SLF 2025 Milestone*	16.9645
SLF 2030 Milestone*	16.7078
SLF 2035 Milestone*	16.4928
SLF 2040 Milestone*	16.1532
BLK LP Index Retirement*	12.1177
BLK LP Index 2010 Fund*	11.8419
BLK LP Index 2015 Fund*	11.8418



Your group plan advantage

PAUL DEMO
 XYZ COMPANY RETIREMENT PLAN
 Account #: 45277000000001 - 01
 As of: 19 Nov 2012



My fund performance

Go to [Morningstar](#) to get top-rated investment information and analysis for both your investments and the investments available in your plan.

View the [investment profile user's guide](#) for helpful information.

Your personal rates of return

Online

Accounts >> Personal
Rates of Return

Statement

Mailed annually and
Available quarterly online

Make changes online at mysunlife.ca

Review your investments


Avoid short term trading

Avoid timing the markets



Next steps

Your ongoing account

- ✓ **Monitor your account & funds on a regular basis**
 - Check your statements
 - Revisit your risk tolerance
 - Rebalance your funds according to your risk tolerance
 - Review your information with a Financial Planner
- ✓ **Notify the University of changes**
 - Address changes
 - Beneficiary changes
- ✓ **Stay involved with your plan through either:**
 - Sun Life Financial member website @ www.mysunlife.ca
 - my Sun Life Mobile 
 - Customer Care Centre @ **1-866-733-8612**

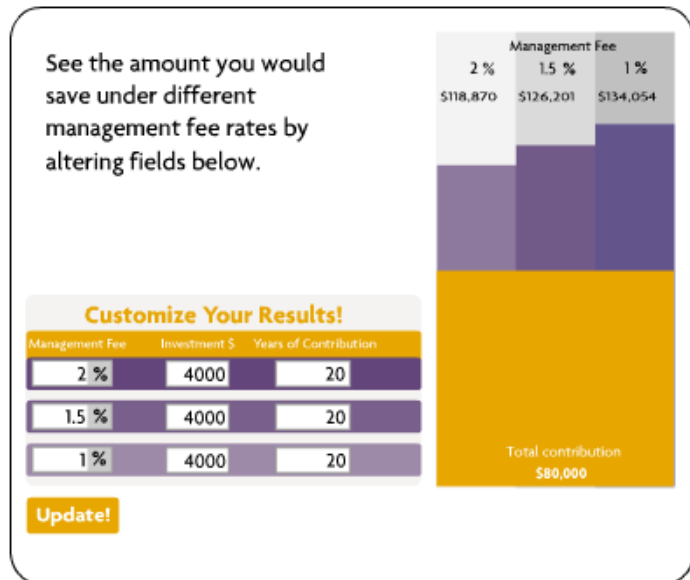
The University of Saskatchewan Group Retirement Fund

- 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

The University of Saskatchewan Group Retirement Fund

- You'll pay fund management fees that are significantly lower than those you would pay as an individual investor at a mutual fund company or other financial institution
- That's the benefit of belonging to a group plan- more bargaining power than you would have on your own. That fee difference can have a large impact on the growth of your retirement income
- RRSP money and pension funds originating from other jurisdictions can also be transferred to this fund

How do your fees compare?



Average
Retail
Fees*

Highest fee
in your U of
Sask
PRIF/RRIF**

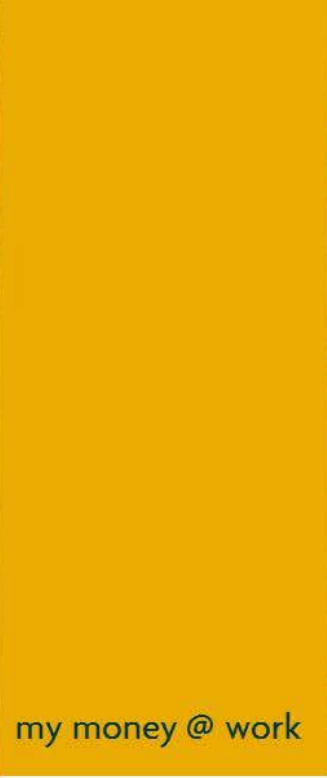
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*As at January 31, 2015, Source: BMO fund facts, TD Asset Management, Scotiabank, RBC, CIBC Investorpos

**Fund Management Fees as at August 31, 2015

Monthly prizes
to be won!





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.

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