

my money @ work



it's my time to save



Welcome to my money @ work

Millions of Canadians participate in workplace retirement and savings plans. **Now, it's your turn because it's your money and your future.**

Saving at work makes it even easier to attain your goals whether you are just starting your career, midway through it or close to retirement.

This guide has everything you need – practical information to help you save and enrol in the **Halifax Port I.L.A./H.E.A. Retirement Savings Program** – with lots of additional information at **mysunlife.ca**.

So take some time to focus on the financial side of life, and review the information that follows. Investing a little time now can start you on the path to achieving your short- and long-term savings goals.

Remember – being part of the Sun Life Financial community has its advantages. From making the most of your workplace plan to helping you plan for your financial future, **my money @ work** and Sun Life Financial are here for you. All you have to do is take advantage of everything your plan at work offers. For answers to your plan questions, call one of Sun Life Financial's Customer Care Centre representatives at **1-866-733-8612** from 8 a.m. to 8 p.m. ET any business day. Service is available in more than 190 languages.



Your plan balances, investment information, financial tools – and everything else related to your plan including this guide – are all online at mysunlife.ca. Your access ID and password are your tickets to a world of information.



Three easy steps...

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my money @ work

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my money @ work

There is no better way to save for your future than through your plan @ work. It makes saving and investing easy.

Why save now?



Your future wealth and lifestyle depend on the savings you make today:

- when you save through a registered plan, the benefit of tax-free earnings growth (called compounding) over time is significant; and
- nothing can grow your money like time – saving now rather than saving later can significantly increase the amount of money you have for your future.

Make saving money for your future a priority. Your plan at work is the best place to start.



DID YOU KNOW?

Saving two dollars a day – one less coffee – can add up to \$3,700 in five years. (This assumes a 4.5 per cent annual rate of return.)



Bill

26, computer analyst, engaged

Retirement is so far away that it's hard for me to see. There are so many other things going on right now that seem much more important: I'm getting married this year and my fiancée and I are looking for our first home. And there's that student loan that I'm trying to pay off... one more year should do it!

My dad keeps telling me that now is the time to start saving – that if I can put aside even \$100 a month, it's going to really help because I've got a long way to go before retiring.

At first I thought even that would be hard to do – my budget is pretty tight. But having it come right off my pay is definitely the easiest way to get it done.

Now I sound like my dad. He says, "You won't even miss it." And as much as I hate to admit it, he's right.

If Bill invested \$100 per month through his workplace plan with an average return of 5.75 per cent (after annual fee), he would have almost \$175,443 by the time he is 65 years old.

My plan

Registered Retirement Savings Plan (RRSP)

An RRSP is a plan to which you contribute (and in some cases your employer contributes) that helps you save for retirement. All contributions made to your RRSP are tax-deductible and all investment earnings are tax-sheltered. You can also contribute to a spousal RRSP on behalf of your spouse.

Tax-Free Savings Account (TFSA)

A TFSA provides you with a multi-purpose savings account in which all investment earnings are tax-free, although contributions are not tax-deductible. You can make contributions each year, up to a certain limit. A TFSA lets you carry forward unused contribution room, and amounts you withdraw can be added back to the available contribution room the following year.

What's in it for me?

Access to information

You can learn about the funds offered under your plan and determine what kind of investor you are by signing in to **mysunlife.ca** using your company's generic access ID and password (access ID: 35385; password: 260411).

Convenience

Easy to contribute: Payroll deductions make saving easy and ensure that you pay yourself first. You'll be amazed by how much you can save just by making regular contributions.

Easy to access: You have 24-hour access to your account through **mysunlife.ca** or by phone at **1-866-733-8612**. You can also call Sun Life Financial's Customer Care Centre at this number any business day from 8 a.m. to 8 p.m. ET.

More money

Lower management fees: Because of the combined buying power of your employer and Sun Life Financial, you pay fees that are generally lower than what an average person would pay at a bank or mutual fund company for similarly managed funds. When you pay lower fees, more of your hard-earned money is invested and growing for you.

Instant tax savings: If you're contributing to a registered plan (other than a Tax-Free Savings Account) by payroll deduction, your contributions are invested on a before-tax basis – so every cent gets directed to your savings. You won't need to wait until the spring to receive your tax deduction – it happens immediately on each pay.

No fees to transfer between investments: You can transfer money between investments at any time. There is no charge for transfers unless you make a transfer into a fund followed by a transfer out of the same fund within 30 calendar days (called short-term trading).

Your plan is designed to give you a competitive advantage in saving for your future – so make the most of what it has to offer!



DID YOU KNOW?

Living longer – more money. On average, a man who retires at age 65 today can expect to live until age 83. A woman can expect to live until age 86. And that's just the average. Many people are spending 20 to 30 years in retirement. With these expectations for a long retirement, you need to save money now to live and enjoy your later years.



Your plan balances, investment information, financial tools – and everything else related to your plan including this guide – are all online at **mysunlife.ca. Your access ID and password are your tickets to a world of information.**



? DID YOU KNOW?

Lower fees matter! Wherever you invest your money, you pay fees. And all funds in which you invest (other than guaranteed funds) charge annual management fees. These fees reduce the money that you would otherwise have earned. These fees are usually lower when you invest through the Halifax Port I.L.A./H.E.A. Retirement Savings Program. You may not think these lower fees make much of a difference, but you'll be surprised at the impact over the long term.

The table below shows the difference in the total amount you would save under different management fee rates, assuming you invest \$4,000 each year and your plan account earns 5.75 per cent annually before the management fee* reduction.

YEARS OF CONTRIBUTION	TOTAL CONTRIBUTIONS TO YOUR PLAN ACCOUNT	MANAGEMENT FEE*				
		3%	2.5%	2%	1.5%	1%
10 years	\$40,000	\$46,132	\$47,512	\$48,936	\$50,406	\$51,923
20 years	\$80,000	\$105,634	\$112,026	\$118,870	\$126,201	\$134,054
30 years	\$120,000	\$182,379	\$199,625	\$218,814	\$240,176	\$263,972
				\$45,158		

Over a 30-year career, a 0.5 per cent difference in fees (1.5% vs. 2%) means an extra \$21,362 for your long-term savings. And a one per cent difference (1% vs. 2%) adds an extra \$45,158 to your nest egg!

* Assuming fees charged annually at year-end and contributions are made on January 1.

Read the more information section of this guide to learn even more details about the features and benefits of your plan at work.

my investments

Choosing the investments in your plan @ work is an important decision. In a few easy steps, you're on your way.

**Ready
to enrol?**
Skip ahead
to page 18.

While saving your money is the first step, investing your savings is important to making your money grow. Invested money earns interest and dividend income, and can generate capital growth, like the growth in the value of a home. These earnings are needed to keep your savings a step ahead of inflation and to ensure you have enough money for your future.



Beth

42, customer service representative, divorced

Life has taken some interesting turns, and I must admit, I'm in a place far different than I would have imagined 10 years ago. But that's okay – my two kids are healthy and I've got a great new job with good benefits.

I do feel like I'm playing "catch-up" when it comes to saving for the future. I've had so many things on my plate during the last several years that I really haven't had time to think about setting money aside. That's why I take advantage of everything that's offered through my plan at work. Investing in the plan through work is a bit like buying wholesale or shopping at the big box stores.

I have to admit, retirement seems like a luxury that I'm not going to be able to afford for a while. But I feel really empowered by the fact that a small part of every pay goes toward building a future that my kids and I can look forward to.

It's never too late to start, but time is your greatest asset when saving for the future. With a 4.25 per cent annual rate of return (5.75 per cent annual rate of return minus 1.5 per cent fund management fee), a 25-year-old who saves \$1,200 a year for 40 years will have \$126,129, and a 45-year-old who saves \$3,000 a year over 20 years will have \$95,584.

Choose your investment approach

Under your plan with Sun Life Financial, you have a variety of investments to choose from, with two distinct investment approaches: **built FOR me** and **built BY me**. To help decide what investment approach is best for you, use the following chart as a guide. Based on what is important to you, the suggested investment approach is check marked.

CHOOSE WHAT IS IMPORTANT TO YOU FROM THE FOLLOWING STATEMENTS	BUILT FOR ME	BUILT BY ME
My priority is ease of decision-making.	✓	
I am looking for an approach that is 100 per cent maintenance-free.	✓	
I don't want to manage the investments in my account or I don't feel I have the expertise to manage my own investments.	✓	
I am interested in selecting my own funds.		✓
I will take the time to read the fund pages online and understand the risks involved.		✓
I want an approach that fits with my personal risk profile and I will manage the investments in my account as necessary.		✓

Built FOR me

Target date fund

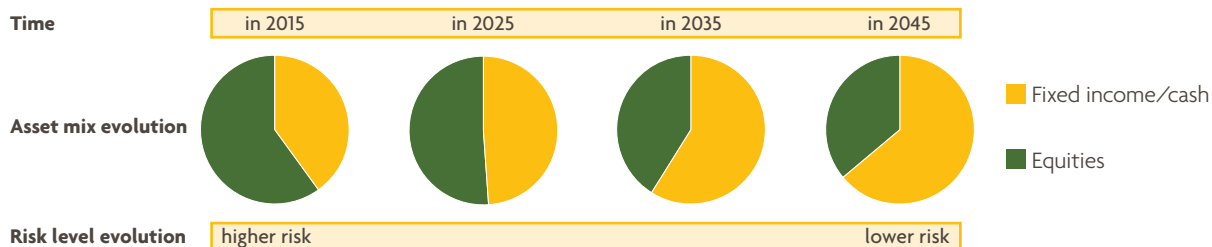
Let's explore a hands-off investment option called **target date fund**.

Target date funds have asset mixes that adjust automatically (reduce exposure to equities) as you get closer to your target date. All you have to do is pick the date closest to when you will need your money, then choose the target date fund closest to this date. You do not need to complete the Investment risk profiler.

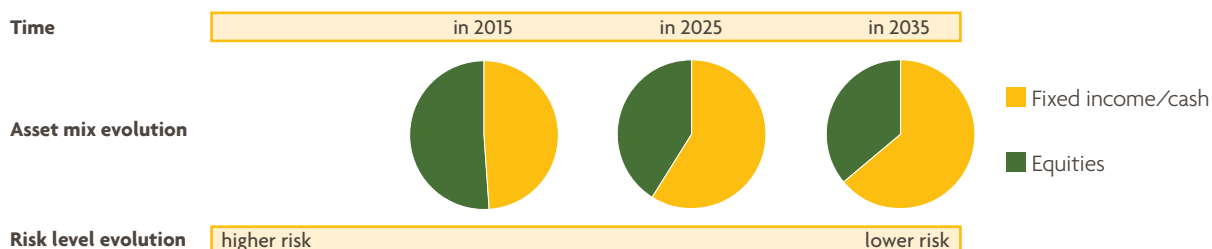
These illustrations show how target date fund asset mixes become more conservative (less risky) as they approach their target maturity date.



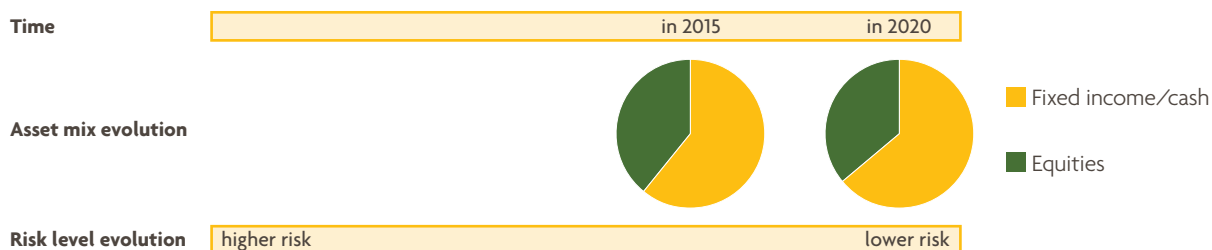
Bill is in his mid-twenties; he's busy starting his career, planning a wedding and buying a house. Between upgrading his skills and managing his personal life, he doesn't have much time to think about investing. Bill just wants to put some money away for his future; he doesn't want to spend too much time managing a portfolio. Since Bill plans on retiring when he's 65, he chooses the **2045 target date fund**.



As a single parent who just started a new job, Beth, 42, is busy balancing work with the demands of her family. With so much on her plate, she wants to save as much as she can and not think about it. Beth hopes to retire at 65 (even though she may have to work longer), so she selects the **2035 target date fund**.



Carol is so close to retirement she is actively planning her future. At 55, she has 10 or less years of work left. She wants to make sure she has a diversified portfolio that's moving to a more conservative asset mix as she reaches retirement. To achieve this investment objective, she invests her money in the **2020 target date fund**.



YOU SHOULD CONSIDER A TARGET DATE FUND IF YOU:

- have a good idea of when you will need your money;
- have little interest in actively managing your portfolio, or feel you lack the knowledge or experience to manage your portfolio; and
- are comfortable with the fund's strategy of decreasing levels of risk and potential returns as you approach your retirement date.

IF YOU DECIDE TO INVEST IN ONE OF THE TARGET DATE FUNDS, ALL YOU HAVE TO DO IS:

1. determine your target date; and
2. invest in the fund that most closely matches this date (which is in the name of the fund).



Investment options – built FOR me

FUND CLASS	FUND NAME	FUND MANAGEMENT FEES*
Target date	ILA/HEA 2020 Portfolio	0.65%
	ILA/HEA 2025 Portfolio	0.69%
	ILA/HEA 2030 Portfolio	0.75%
	ILA/HEA 2035 Portfolio	0.82%
	ILA/HEA 2040 Portfolio	0.83%
	ILA/HEA 2045 Portfolio	0.83%
	ILA/HEA 2050 Portfolio	0.83%
	ILA/HEA Retirement Portfolio	0.61%

* Fund management fees (FMFs) as at August 31, 2015. The FMFs displayed in this document do not include the applicable sales tax. However, these taxes are charged to your account. Fund management fees include, but are not limited to, investment management fees as well as operating expenses for both the segregated fund and the underlying fund. Investment management fees pay for professional investment managers to select the underlying fund's investments and build the fund's portfolio. These fees also pay for keeping records of your account and member servicing costs. Operating expenses both for the segregated fund and underlying fund, are generally made up of expenses relating to the operation of a fund, including legal, audit, trustee, custodial and safekeeping fees, interest, operating and administrative costs (other than advertising, distribution and promotional expenses), member servicing costs and costs of financial and other reports used by the fund. In some funds, operating expenses also include embedded fees of the underlying fund.

Built BY me


	Your plan lets you build your own portfolio with funds from a variety of investment fund asset classes.
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YOU SHOULD CONSIDER BUILDING YOUR OWN PORTFOLIO IF YOU:

- are comfortable choosing your own investment funds;
- are able to actively manage your portfolio; and
- will monitor and make any needed changes to your portfolio to ensure it continues to reflect your investment goals.

TO BUILD YOUR OWN PORTFOLIO, YOU WILL NEED TO:

1. review the investment fund asset classes;
2. complete the **Investment risk profiler** on page 16;
3. choose and invest in a mix of funds to match the target percentage for each asset class, based on your risk profile/score;
4. review your portfolio regularly, ideally at least once a year, and make any adjustments needed to maintain your target asset mix percentages; and
5. review your risk tolerance at least once each year – or when a major life event occurs. If your risk tolerance has changed, you will need to adjust your mix of funds.

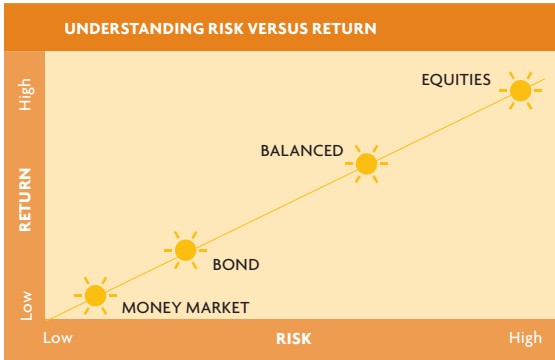
<div>Fund classes</div> <div></div>	<p>As part of the plan, your employer has chosen a variety of investment funds from the following fund asset classes:</p> <p>Money market funds: These invest primarily in short-term investments – under one year – which are issued mostly by the government or high-quality businesses. They are considered liquid investments and earn a low rate of return (compared to other riskier fund classes over long periods).</p> <p>Bond (fixed income) funds: These invest in bonds issued by governments and corporations. While they have the potential to earn higher returns than money market funds, they are also generally riskier when interest rates change. Bond fund values go down as interest rates go up, and vice versa.</p> <p>Balanced funds: These invest in a mix of stocks (Canadian and foreign), bonds and cash investments in order to balance risk with the potential for higher returns. Balanced funds tend to be more risky than bond funds but less risky than equity funds.</p> <p>Equity funds: These invest mainly in stocks. When you buy a stock, you are buying an equity ownership share in a company. Equities tend to be more volatile than other types of investment funds, but have historically provided the best returns. Equity funds will often specialize in different parts of the world, different geographic areas or different economic sectors, or use a particular investment strategy, all of which affect their risk level.</p>
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DID YOU KNOW?

The investment funds in your plan at work are segregated funds. The money invested in segregated funds is held by an insurance company for investment either by the insurance company or by a professional fund manager. Your workplace savings are held in a separate account and are “segregated” from Sun Life Financial’s other assets. The value of your segregated fund assets and their rates of return are not guaranteed.

Risk vs. return



To help you balance your exposure to risk, you can choose from a range of investments, also known as diversification (or not putting all your eggs in one basket). By diversifying, you offset poor performance in some funds with better performance in other funds.



Investment options –built BY me

You can create your own portfolio from the list of funds below, and by selecting a mix of investment funds that match your investment risk profile.

FUND CLASS	FUND NAME	FUND MANAGEMENT FEES*
Money market	Sun Life Financial Money Market Segregated Fund	0.21%
Bond (fixed income)	TDAM Canadian Core Plus Bond Segregated Fund	0.48%
Diversified Growth	ILA/HEA Diverse Growth Portfolio	1.03%
Canadian equity	Franklin Bissett Canadian Equity Segregated Fund	0.61%
	Mawer Canadian Equity Pooled Segregated Fund	0.59%
	TDAM Canadian Equity Index Segregated Fund	0.23%
Foreign equity	JP Morgan Global Intrepid Canada Segregated Fund	0.72%
	TDAM U.S. Equity Index Segregated Fund (Registered)	0.23%
	TDAM International Equity Index Segregated Fund	0.26%

* Fund management fees (FMFs) as at August 31, 2015. The FMFs displayed in this document do not include the applicable sales tax. However, these taxes are charged to your account. Fund management fees include, but are not limited to, investment management fees as well as operating expenses for both the segregated fund and the underlying fund. Investment management fees pay for professional investment managers to select the underlying fund's investments and build the fund's portfolio. These fees also pay for keeping records of your account and member servicing costs. Operating expenses both for the segregated fund and underlying fund, are generally made up of expenses relating to the operation of a fund, including legal, audit, trustee, custodial and safekeeping fees, interest, operating and administrative costs (other than advertising, distribution and promotional expenses), member servicing costs and costs of financial and other reports used by the fund. In some funds, operating expenses also include embedded fees of the underlying fund.

Understanding my responsibilities

You're responsible for making investment decisions for the **Halifax Port I.L.A./H.E.A. Retirement Savings Program**. We've provided tools and information to help you make these decisions. You should decide if seeking investment or tax advice from a qualified individual makes sense.



After you enrol, you can get detailed information about all of your investment options through Morningstar®, a leading provider of investment news and analysis. Simply sign in to mysunlife.ca using your access ID and password, select **Accounts › Investment performance**.

View your funds online!

You can also view all your investment options online through mysunlife.ca. You have access to detailed information about each fund through [my financial centre > Accounts > Investment Performance](#). You can find information like:

- the fees you pay on each fund;
- the overall fund performance;
- historical rates of return;
- fund manager descriptions;
- the risk level and fund asset class; and
- the underlying makeup of each fund.

To view your up-to-date funds online, sign in to mysunlife.ca using your company's generic access ID (35385) and password (260411).

Choose **Accounts** from the drop down menu, and select **Investment Performance**. Next, select:

- **Rates of Return and Unit Values** to see the performance of funds available in your plan; or
- **Fund Report** to access tools and information about your funds.

You can view the fees you pay by selecting **Account fees** from the **Accounts** drop-down menu.

And once you register for your own personal access ID and password, you will also have access to a wealth of tools to help you plan and manage your retirement.

WHAT	DETAILS	WHERE ON MY FINANCIAL CENTRE
Learn about retirement planning and investments	View everyday financial planning videos whenever you want. Topics include things like approaches to investing and setting financial goals.	Resource centre > my learning centre
Determine your tolerance for investment risk	The asset allocation tool (also known as the Investment risk profiler) will help determine your tolerance for investment risk.	Resource Centre > my money tools > Continue
Envision your retirement	The Retirement planner helps you create a retirement goal and track your progress towards it.	Resource Centre > my money tools > Retirement planner
View your statements online	You can review all of your statements from the past 2 years online.	Accounts > Statements
View RRSP receipts/ Print tax slips	These can be used to complete your tax return when filing electronically.	Requests > Tax slips & RRSP info
Various financial calculators to help answer common financial questions	You have access to a: <ul style="list-style-type: none"> • Withdrawal calculator • Capital gains vs. RRSP tax comparison calculator • Mortgage vs. savings calculator • RRSP loan calculator • Tax calculator for non-residents • Old Age Security (OAS) claw back calculator • Annuity premium calculator • Registered Retirement Income Fund (RRIF) calculator 	Resource centre > my money tools > tools

Investment risk profiler

A quiz that matches your personality to your money.

While growing your money is important, it's equally important that you're able to sleep at night. This tool will help you determine your tolerance for investment risk, and, in turn, help you select the investment options that are right for you. Answer each of the following questions, keeping your objective in mind.

1. Which statement best describes your comfort level with fluctuations in the value of your investments?
 - a. I'd be very upset if my investments dropped in value over any period of time. **1 point**
 - b. I'm willing to accept a lower, more predictable rate of return as long as fluctuations in the value of my investments are small. **10 points**
 - c. I'm willing to accept some fluctuations in the value of my investments as I'm seeking a higher rate of return. **20 points**
 - d. I want the highest rate of return possible, and understand the value of my investments can fluctuate significantly. **30 points**
2. How long will you leave this money invested before you'll need a significant portion of it for your stated objective?
 - a. Less than five years. **1 point**
 - b. Five to 10 years. **10 points**
 - c. Eleven to 20 years. **20 points**
 - d. More than 20 years. **30 points**
3. How likely is it that you'll need access to a large portion of this money earlier than expected? (For example, taking early retirement.)*
 - a. Very likely. **1 point**
 - b. Somewhat likely. **10 points**
 - c. Unlikely. **20 points**
 - d. I won't need access to any of the money in this plan early. **30 points**

* Early retirement is defined by pension legislation and can vary by jurisdiction.

4. Which of the following patterns of returns would you be most comfortable with? Assume an initial amount of \$5,000 invested for 10 years.
 - a. Your investment grows without losses to \$8,100. However, in one of the years the value of your portfolio does not increase. **1 point**
 - b. Your investment grows to \$10,100 in year 10, but slightly declines in value in two of the years. **10 points**
 - c. Your investment grows to \$12,400, but significantly declines in value in three of the years and was worth only \$3,500 after the first year. **20 points**

5. With the four results below, how would you invest \$10,000?
 - a. A guaranteed return of \$500. **1 point**
 - b. The potential of earning \$800 but the risk of earning only \$300. **10 points**
 - c. The potential of earning \$1,200 but the risk of earning nothing. **20 points**
 - d. The potential of earning \$2,500 but the risk of losing \$1,000. **30 points**
6. If your investment dropped in value by 20 per cent in one month, how would you react?
 - a. I'd cash in my investment immediately. **1 point**
 - b. I'd make no changes until the value recovers and then re-evaluate. **10 points**
 - c. I'd do nothing. I understand my investments will fluctuate from day to day, but believe they will grow over the long term. **20 points**
 - d. I'd invest more while the prices are low. **30 points**
7. How would you describe your investing personality?
 - a. I don't like risk and can only tolerate moderate losses. **1 point**
 - b. I'm willing to take some risk and can tolerate one year of poor returns. **10 points**
 - c. I can tolerate more than one year of poor returns. **20 points**
8. Which of the following statements best describes your investment knowledge?
 - a. I'm a novice investor. **1 point**
 - b. I have some knowledge. **10 points**
 - c. I have good working knowledge. **20 points**
 - d. I consider myself an investment pro. **30 points**

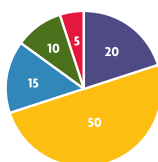
Add up your points for your total score.

My total score is



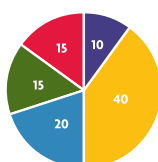
Your risk profile

Match your total score from the **Investment risk profiler** to one of the risk profiles below.



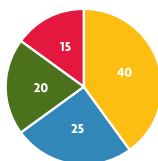
A score of 35 points or less — Conservative

You have a need for a predictable flow of income or have a relatively short investment horizon. Your tolerance for volatility is low and your primary goal is capital preservation.



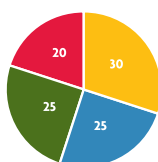
A score of 36 to 85 points — Moderate

You seek a regular flow of income and stability, while generating some capital growth over time. Your tolerance for volatility is moderate and your primary goal is capital preservation with some income.



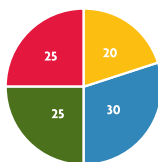
A score of 86 to 145 points — Balanced

You're looking for long-term capital growth and a stream of regular income. You're seeking relatively stable returns, but will accept some volatility. You understand that you can't achieve capital growth without some element of risk.



A score of 146 to 190 points — Growth

You can tolerate relatively high volatility. You realize that, over time, equity markets usually outperform other investments. However, you're not comfortable having all your investments in equities. You're looking for long-term capital growth with some income.



A score of 191 points or over — Aggressive

You can tolerate volatility and significant fluctuations in the value of your investment because you realize that, historically, equities perform better than other types of investments. You're looking for long-term capital growth and are less concerned with shorter-term volatility.

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



Once you enrol, you can access the **Investment risk profiler** on mysunlife.ca. Simply sign in using your access ID and password then select **my financial centre > my money tools > Continue**.

enrol now – it's easy

Now that you understand the key features and benefits of your plan @ work and you're familiar with your investment options, it's time to enrol. Get started on your financial future today.

We're with you

Whether you're just starting your career, building a family, getting back on track or planning your retirement, **my money @ work** and Sun Life Financial are with you for the long term. We can show you how to take advantage of everything your plan has to offer and help you plan for tomorrow. From time to time, we'll reach out to you to make sure your savings plan is on track. And when new plans and services become available, you'll be the first to know.

For questions, call 1-866-733-8612 to access Sun Life Financial's automated telephone system 24-hours-a-day, seven-days-a-week or talk to one of our Customer Care Centre representatives any business day from 8 a.m. to 8 p.m. ET. Service is available in more than 190 languages.



Carol

55, account manager, married

I'm so close to retirement that I think about it all the time – I'm trying to understand what it will mean for me – I guess you can say I'm a bit obsessed!

When I retire, I'm planning to spend more time with my family, and lend a hand to our two daughters by helping to look after our grandchildren. I'm really looking forward to spending more time with them and helping my daughters – they're both so busy these days.

My husband and I have always been smart about our money, and now it's paying off. We both have workplace plans and we both take full advantage of every savings opportunity we're offered. The lower management fees really add up over time.

A one per cent difference in your management fees sounds small, but lower fees mean more of your money is working for you by adding thousands of dollars to your nest egg over the years. Take the time to learn all the advantages of your workplace plan.

Take action!

All you need to do is complete the enrolment form(s) included in the **forms** section of this guide and forward it to the address included on the form(s).

To manage your accounts online or by phone, you'll need to register for an access ID and password. To do so, you need an account number, which you'll find in the welcome letter you receive from Sun Life Financial, and your date of birth.

- Refer to your welcome letter for your account number;
- go to mysunlife.ca;
- select **Register now**; and
- follow the instructions provided.



Your plan balances, investment information, financial tools – and everything else related to your plan including this guide – are all online at mysunlife.ca. Your access ID and password are your tickets to a world of information.

more information



Advice – only a phone call away!



Here's what you know: You have a workplace savings plan, and that's a powerful way to invest in your future. You also realize that your company and Sun Life Financial combine their efforts to offer a selection of high quality funds with competitive fund management fees.

But what **you may not know** is how to make the investment choices that are right for you? You want to feel comfortable with your investment decisions and you want to make sure you're getting all you can out of your plan.

Sound familiar? A lot of us feel this way. As a group plan member you don't need a background in investing to make sound decisions. That's because your plan offers you **my investment advice** from Sun Life Financial.

my investment advice – what sets it apart?

- **One-on-one personalized service from fully licensed specialists** – All Investment Advice Specialists are licensed in their home province and have non-resident life licenses for all other provinces and territories. Their annual license renewal process requires continued education, and all specialists have completed a Canadian Securities Course (CSC) or Investment Funds Institute of Canada (IFIC) designation.
- **Service in 190 languages** – Our service is available in English and French, and our Investment Advice Specialists are happy to work with our more than 190 languages service to help you.
- **One easy call** – Call any time between 9:30 a.m. to 5:30 p.m. ET any business day. If the Investment Advice Specialists are speaking with other plan members when you call, you'll have access to voicemail and your call will be returned within 24 hours. Some evening appointments are available.
- **You can check back in with us** – You can call back any time to ensure you are still in the right investments for your situation. This kind of check-up is especially important when you've had a big change in your life, such as marrying, having a baby, or experiencing new financial circumstances.

How does it work?

1. You can call Sun Life Financial's Customer Care Centre from 9:30 a.m. to 5:30 p.m. ET, each business day for personal, unbiased, one-on-one advice from an Investment Advice Specialist. Each call starts with determining your risk tolerance. So, if you haven't already done so, you can complete the **Investment risk profiler** questionnaire on your own before calling, or complete it with the help of the Investment Advice Specialist while on the phone.

How you can prepare

2. Once you and the Investment Advice Specialist know your risk tolerance, the specialist will work with you to pick the investments offered under your plan that are most appropriate for you based on your particular situation. That includes:

- reviewing your risk tolerance and how that might fit particular asset mixes;
- reviewing your plan's investment options;
- providing advice on which funds fit your profile and situation, and
- completing any transactions over the phone, with your consent.

Have your account information handy

Have your personal access ID and password ready when you call. If you don't have one:

- sign in to mysunlife.ca using your account number, which can be found on your welcome letter or your statement from Sun Life Financial; and
- select **Register now**.

Know (or be ready to discuss) your risk tolerance and plans for the future

Choosing the fund(s) that are right for you starts with understanding how comfortable you are with investment risk. The more your specialist knows about your mindset on risk and your plans for the future, the better match you'll have with your investments. We use our online **Investment risk profiler** as a starting point, and we encourage you to use it too:

- sign in to mysunlife.ca using your personal access ID and password;
- on the **Home** Page, click the **my financial centre** link under my financial future;
- under the **Resource Centre** drop-down menu, choose **my money tools**; and
- choose **Continue** to begin.

KNOW WHAT TO EXPECT

Expect excellent support, but it's your money and you know yourself best, so the decision on which funds to invest in is yours.

Our Investment Advice Specialists will not provide personal opinions, analysis on company stock or personal financial planning; they are simply there to coach you on how the funds are made up, how they work, and in what situations they tend to fit. They know the investment funds inside and out, and are there to help you know them better too – especially identifying which funds fit with your tolerance for risk.

Life's brighter online

mysunlife.ca, has everything you need to manage your workplace retirement and savings plan accounts – 24/7.

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.

Here's a quick overview of some of the key features worth exploring.

Sun Life Financial

Home | Group Retirement Services | Accounts | Requests | Resource Centre | Quick Links | Help | Contact us | Secure messages | Profile | Feedback | Sign out

my financial centre

My account: 34958BAT19 - 01
As of: 18 Nov 2013

Account Type	Balance	Common actions:
Non-Registered Savings Plan (NREG)	\$2,398.22	<ul style="list-style-type: none">View my balance detailsChange my payroll contributionChange my investments
Registered Retirement Savings Plan (RRSP)	\$2,300.21	<ul style="list-style-type: none">View my balance detailsChange my payroll contributionChange my investments
Pooled Registered Pension Plan (PRPP)	\$2,200.20	<ul style="list-style-type: none">View my balance detailsChange my payroll contributionChange my investments

My account total: \$6,898.63

Need help saving money?
Try our new savings tools.

My retirement plan:
As of 19 Nov 2013

Planned retirement year:	2045
Retirement lifestyle goal:	\$47,250 per year
Lifestyle goal comparison:	
Required assets to support retirement lifestyle:	\$1,445,021

What's Changed
FIRSTNAME NINETEEN
LASTNAME NINETEEN
QPS TEST CLIENT
Account #: 34958BAT19 - 01

MONEY UP
Learn more. Earn more.

AmisBonEau
View all Missions

You're at Level:
1 2 3 4 5 6
Get in the game and start playing!

Sign in – and more

The sign in page to **mysunlife.ca** is a resource centre in itself. You'll find engaging articles and helpful resources on topics that members have told us are most important to them – from money, to family, to wellness. You can:

- Read helpful tips and information from Brighter Life articles and existing plan member material under the headings: Wellness, Family, Money, Working life, Retirement, Plans and coverage, and Resources and support
- Access self-serve tools and resources that help you take action
- Rate articles and participate in online poll questions.

As the entry point for most Group Retirement Services and Group Benefits plan members, it also provides you with options to register your account online and retrieve misplaced or forgotten access IDs or passwords.

my financial centre

After signing in, your Personal Portfolio home page shows balances for all of your accounts with Sun Life Financial, and if you're a Group Benefits plan member, at a glance information about your benefits. It's also the gateway to **my financial centre** – a hub that brings together your key account and planning data all in one place. Just click on the **my financial centre** link or any account link to get there.

Manage your investments

Make the most of your savings

Here's what you'll find:

[money UP! Learn more. Earn more.](#)

my financial centre provides a direct link to **money UP!**, our fun, game-inspired approach to retirement education. **money UP!** challenges you to learn about your retirement and savings plan using your own competitive spirit to complete related missions. It not only increases your financial knowledge – it helps you complete important retirement and investment planning steps along the way.

You'll also have some fun competing against your colleagues to move up the leader board!

Accounts

Your top three products by assets are displayed on the **my financial centre** home page, with links to the three most common actions for each product. So almost everything you need is just a quick click away.

My retirement plan

If you've used the **Retirement planner** to create a retirement plan, you'll see a snapshot of your retirement savings goal and your progress in achieving it displayed on the right side of the screen. You can update your plan at any time by clicking on **Go to my retirement plan**. If you haven't started a retirement plan, just click on the button to begin – it's ready when you are!

My action plan

My action plan highlights your top action items at any given time – anything from enrolling in a product, to reviewing your statements, to revisiting your asset allocation.

Suggested tools and information

Financial planning tools are also easily accessible – with your top tools always displayed below the **My account** section. For a full list of tools, just select **my money tools** from the **Resource Centre** drop-down menu.

If any action or information you want isn't listed as a link in **my financial centre**, you can access it directly from the drop-down menus on the top navigation bar. Here are just a few of the other things you can do:

- **Build your portfolio** – The **Asset allocation tool** creates a personal investment profile for you – suggesting how much of your savings you should invest in each asset class. Select **my money tools** from the **Resource Centre** drop-down menu, and then **Continue** to complete the questionnaire.
- **Change your investments** – Want to make a change to your fund mix, or how your future contributions are invested? Select **Change investments** from the **Requests** drop-down menu, then follow the instructions to complete your change.
- **Get fund information and returns** – You can get investment performance and detailed information on all the funds in your plan. Select **Investment performance** from the **Accounts** drop-down menu, and then select each fund. Or click on the **Morningstar®** link under **My fund performance** to see an overview of all your funds.
- **Determine your “personal” rate of return** – It's easy to get the rate of return that your own investments have collectively achieved. Just select **Personal rates of return** from the **Accounts** drop-down menu.

Sign in to mysunlife.ca today and find out how easy it is to save for your future.

forms



Member Retirement Savings Plan (RSP) enrolment form for Halifax Port I.L.A./H.E.A.



Sun Life Financial, Group Retirement Services
PO Box 11001 Stn CV, Montreal QC H3C 3P3
www.sunlife.ca

Please PRINT clearly.

Nota : La version française de ce document est également disponible.

RSP account type

Complete a separate form for
each RSP account type.

- ☒ **RSP** – You will be the owner and the annuitant of the account.
Please complete sections 2, 3, 4, 6, 7 and 8. Section 5 is optional.

1 Plan sponsor information

Name of plan sponsor Board of Trustees of the Halifax Port I.L.A./H.E.A. Pension Trust	Client ID C0JIN	Plan 08	Contract number 79925-G
Classifications			
Subdivision 001 - Union Members	Payroll ID N/A	User field N/A	

2 Owner information

Note: The term “owner” has the
same meaning as the term
“annuitant” in subsection 146(1)
of the Income Tax Act (Canada).

*By submitting this form you
authorize your social insurance
number (SIN) to be used for the
purposes of tax reporting and
administration of benefits and
where applicable, you also
authorize the use of your SIN as
your identification number until
such time as it is replaced with a
number that is not your SIN.

First name	Middle initial	Last name		<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth (dd-mm-yyyy) — —	Social Insurance Number*	Identification number* (not applicable for Spousal RSP*)		
Address (street number and name)				Apartment or suite
City	Province	Postal code	Telephone number (day) — —	
Email address			Telephone number (evening) — —	

*For the purpose of completing
this form your Identification
Number is your Work Card
Number.

3 Contributor information (for Spousal RSP* only)

This section is to be completed by
the contributor to the account.

First name	Middle initial	Last name
Social Insurance Number	Identification number	

4 Beneficiary designation

Complete this section to designate a primary beneficiary for your account.

In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate. It is important for you to ensure that you specify in your will to whom the death benefit should be paid.

The following caution is required by Manitoba law. It may also be applicable in other jurisdictions.

Caution: Your designation of a beneficiary by means of a designation form will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to do so by means of a new designation.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your surviving spouse, unless where provided, the spouse waives the death benefit. A beneficiary designation other than your spouse would only apply to those death benefits which are not, according to the law, payable to your surviving spouse. If you wish to ensure that your spouse receives all benefits, please designate your spouse here.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	Relationship to you*	Percentage of benefits
				%
				%
				%

***Quebec:** if you name your spouse as beneficiary, please indicate if this person is your common-law spouse. Otherwise we will deem this person to be your legal spouse.

Important where Quebec law applies: a legal (married or civil union) spouse beneficiary is **irrevocable** unless you indicate otherwise.

If you have an irrevocable beneficiary, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.

To avoid this restriction and make your beneficiary designation revocable ☐ Revocable Beneficiary you must check here:

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

5 Contingent Beneficiary designation

Complete this section to appoint a contingent (secondary) beneficiary for your account

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Contingent beneficiary's first name	Middle initial	Last name	Relationship to you	Percentage of benefits
				%
				%
				%

6 Contributions

This section is to be completed by the contributor to the account.

I authorize my employer to deduct a total RSP contribution of \$ _____ per hour each pay period.

Please select either Option A, B or C to allocate the total contribution amount to your RSP and/or your Spousal RSP*.

Reminder: choose only ONE option below.

☐ **Option A** – Split contribution between member and Spousal RSP*

_____ % of the total payroll deduction amount to my RSP plus

_____ % of the total payroll deduction amount to my Spousal RSP*

The total of the two percentages entered in Option A must equal 100%

☐ **Option B** – Allocate 100% of the amount deducted from my pay to my Spousal RSP*

☐ **Option C** – Allocate 100% of the amount deducted from my pay to my RSP

(*) I understand that my spouse must also complete a Spousal RSP* application form.

Signature of contributor (for Spousal RSP*)

X

7 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

Pick the target date fund with the maturity date that is closest to when you will need your money.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

built FOR me – target date funds

Maturity Date (Dec 31 st of)		Percentage allocation
2020	ILA/HEA 2020 Portfolio (Z6Z)	%
2025	ILA/HEA 2025 Portfolio (Z7A)	%
2030	ILA/HEA 2030 Portfolio (Z7B)	%
2035	ILA/HEA 2035 Portfolio (Z7C)	%
2040	ILA/HEA 2040 Portfolio (Z7D)	%
2045	ILA/HEA 2045 Portfolio (Z7E)	%
2050	ILA/HEA 2050 Portfolio (Z7F)	%
	ILA/HEA Retirement Portfolio (Z6Y)	%

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

built BY me

Sun Life Financial Money Market Segregated Fund (X21)	%
TDAM Canadian Core Plus Bond Segregated Fund (QVG)	%
ILA/HEA Diverse Growth Portfolio (Z7G)	%
Franklin Bissett Canadian Equity Segregated Fund (W99)	%
Mawer Canadian Equity Pooled Segregated Fund (QTL)	%
TDAM Canadian Equity Index Segregated Fund (X39)	%
JP Morgan Global Intrepid Canada Segregated Fund (QPI)	%
TDAM U.S. Equity Index Segregated Fund (Registered) (QXH)	%
TDAM International Equity Index Segregated Fund (X41)	%
Total	100 %

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan which is the ILA/HEA Target Date Portfolio closest to without exceeding your 65th birthday.

☐ I hereby request my account to be re-balanced monthly to reflect the above specified fund allocation;

Or

☐ Do Not Rebalance

8 Your authorization and signature

I apply for a RSP to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada.

I request that Sun Life Assurance Company of Canada apply for registration of the RSP as a registered retirement savings plan (RRSP) under the Income Tax Act (Canada) and, if applicable, under the Quebec Taxation Act.

I appoint the plan sponsor named in this Application to act as my agent for the purpose of the Plan, including payroll deductions, if applicable.

I agree to be bound by the terms of the Group Plan and, if applicable, any locking-in endorsement.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I authorize Sun Life Assurance Company of Canada, its agents and service providers, to obtain, use and transmit to my plan sponsor, its agents and service providers, my personal information for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to transmit my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies*, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

☐ No, I refuse permission.

*The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, www.sunlife.ca.

Owner signature

X

Date (dd-mm-yyyy)

— —

9 Acceptance of application

Sun Life Assurance Company of Canada's acceptance of application.



Authorized signatures:

Chief Executive Officer



Secretary

10 Keeping your information confidential

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is committed to keeping your information confidential. We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers and reinsurers who, in some instances, may be located in jurisdictions outside Canada. Your personal information may be subject to the laws of those foreign jurisdictions. Sun Life Financial's operations worldwide and our third party providers are required to protect the confidentiality of your personal information in a manner that is consistent with our privacy policy and practices.

To find out about our Privacy Policy, visit our website at www.sunlife.ca, or to obtain information about our privacy practices, send a written request by email to privacyofficer@sunlife.com, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.

Spousal Retirement Savings Plan (RSP) enrolment form for Halifax Port I.L.A./H.E.A.



Sun Life Financial, Group Retirement Services
PO Box 11001 Stn CV, Montreal QC H3C 3P3
www.sunlife.ca

Please PRINT clearly.

Nota : La version française de ce document est également disponible.

RSP account type

Spousal RSP – Your spouse will be the owner and annuitant under the spousal account.
Your spouse, as owner, completes sections 2, 4, 7 and 8. Section 5 is optional.
You, as contributor, complete sections 3 and 6.

1 Plan Sponsor information

Name of plan sponsor Board of Trustees of the Halifax Port I.L.A./H.E.A. Pension Trust	Client ID C0JIN	Plan 08	Contract number 79925-G
Classifications			
Subdivision 001 - Union Members	Payroll ID N/A	User field N/A	

2 Owner information

Note: The term “owner” has the same meaning as the term “annuitant” in subsection 146(1) of the Income Tax Act (Canada).

*By submitting this form you authorize your social insurance number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your identification number until such time as it is replaced with a number that is not your SIN.

First name	Middle initial	Last name		<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth (dd-mm-yyyy)	Social Insurance Number*	Identification number (not applicable for Spousal RSP)		
Address (street number and name)			Apartment or suite	
City	Province	Postal code	Telephone number (day)	
Email address			Telephone number (evening)	

3 Contributor information

This section is to be completed by the contributor to the account.

First name	Middle initial	Last name	
Social Insurance Number	Identification number		

4 Beneficiary designation

Complete this section to designate a primary beneficiary for your account.

In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate. It is important for you to ensure that you specify in your will to whom the death benefit should be paid.

The following caution is required by Manitoba law. It may also be applicable in other jurisdictions.

Caution: Your designation of a beneficiary by means of a designation form will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to do so by means of a new designation.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your surviving spouse, unless where provided, the spouse waives the death benefit. A beneficiary designation other than your spouse would only apply to those death benefits which are not, according to the law, payable to your surviving spouse. If you wish to ensure that your spouse receives all benefits, please designate your spouse here.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	Relationship to you*	Percentage of benefits
				%
				%
				%

***Quebec:** if you name your spouse as beneficiary, please indicate if this person is your common-law spouse. Otherwise we will deem this person to be your legal spouse.

Important where Quebec law applies: a legal (married or civil union) spouse beneficiary is **irrevocable** unless you indicate otherwise.

If you have an irrevocable beneficiary, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.

To avoid this restriction and make your beneficiary designation revocable you must check here:

☐ Revocable Beneficiary

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

5 Contingent Beneficiary designation

Complete this section to appoint a contingent (secondary) beneficiary for your account.

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Contingent beneficiary's first name	Middle initial	Last name	Relationship to you	Percentage of benefits
				%
				%
				%

6 Contributions

This section is to be completed by the contributor to the account.

Payroll deduction must be completed by the contributor on their personal RSP enrolment form. Contributions will only be allocated to this spousal account based on the designation made on the personal RSP enrolment form.

Please note, a quarterly administration fee of \$15.00 will be deducted from your Spousal Account.

Signature of contributor (for Spousal RSP)

X

7 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

Pick the target date fund with the maturity date that is closest to when you will need your money.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

built FOR me – target date funds

Maturity Date (Dec 31 st of)		Percentage allocation
2020	ILA/HEA 2020 Portfolio (Z6Z)	%
2025	ILA/HEA 2025 Portfolio (Z7A)	%
2030	ILA/HEA 2030 Portfolio (Z7B)	%
2035	ILA/HEA 2035 Portfolio (Z7C)	%
2040	ILA/HEA 2040 Portfolio (Z7D)	%
2045	ILA/HEA 2045 Portfolio (Z7E)	%
2050	ILA/HEA 2050 Portfolio (Z7F)	%
	ILA/HEA Retirement Portfolio (Z6Y)	%

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

built BY me

Sun Life Financial Money Market Segregated Fund (X21)	%
TDAM Canadian Core Plus Bond Segregated Fund (QVG)	%
ILA/HEA Diverse Growth Portfolio (Z7G)	%
Franklin Bissett Canadian Equity Segregated Fund (W99)	%
Mawer Canadian Equity Pooled Segregated Fund (QTL)	%
TDAM Canadian Equity Index Segregated Fund (X39)	%
JP Morgan Global Intrepid Canada Segregated Fund (QPI)	%
TDAM U.S. Equity Index Segregated Fund (Registered) (QXH)	%
TDAM International Equity Index Segregated Fund (X41)	%
Total	100 %

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan which is the ILA/HEA Target Date Portfolio closest to without exceeding your 65th birthday.

☐ I hereby request my account to be re-balanced monthly to reflect the above specified fund allocation;

Or

☐ Do Not Rebalance

8 Your authorization and signature

I apply for a RSP to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada.

I request that Sun Life Assurance Company of Canada apply for registration of the RSP as a registered retirement savings plan (RRSP) under the Income Tax Act (Canada) and, if applicable, under the Quebec Taxation Act.

I appoint the plan sponsor named in this Application to act as my agent for the purpose of the Plan, including payroll deductions, if applicable.

I agree to be bound by the terms of the Group Plan and, if applicable, any locking-in endorsement.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I authorize Sun Life Assurance Company of Canada, its agents and service providers, to obtain, use and transmit to my plan sponsor, its agents and service providers, my personal information for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to transmit my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies*, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

☐ No, I refuse permission.

*The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, www.sunlife.ca.

Owner signature

X

Date (dd-mm-yyyy)

— —

9 Acceptance of application

Sun Life Assurance Company of Canada's acceptance of application.



Authorized signatures:

Chief Executive Officer



Secretary

10 Keeping your information confidential

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is committed to keeping your information confidential. We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers and reinsurers who, in some instances, may be located in jurisdictions outside Canada. Your personal information may be subject to the laws of those foreign jurisdictions. Sun Life Financial's operations worldwide and our third party providers are required to protect the confidentiality of your personal information in a manner that is consistent with our privacy policy and practices.

To find out about our Privacy Policy, visit our website at www.sunlife.ca, or to obtain information about our privacy practices, send a written request by email to privacyofficer@sunlife.com, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.

SUN LIFE RSP/SPOUSAL SAVING PLAN

AGREEMENT ON PAYROLL DEDUCTION AND AUTHORIZATION FORM

IN THIS AGREEMENT:

“Bank” means the financial institution, investment advisor, or group RSP administrator I have chosen from the eligible list as determined by the Union to receive my Deposits and provide me with advice on my Deposits (in this case Sun Life Financial).

“Deposits” mean the amounts transferred to the Bank by the Employer through automatic payroll deduction and includes any interest, earnings or losses on these amounts;

“Employer” means Halifax Employers Association, its members, subsidiaries, and affiliates, and it/their directors, officers, employees and agents;

“I” and **“Me”** means the employee of the Employer who signs this form;

“Union” means the International Longshoreman’s Association, Local 269, Local 1341, Local 1738 or Local 1825

I have asked my Employer and in response to my request my Employer has agreed to deduct an amount from each of my pay cheques and remit that amount directly to a Bank account chosen by me and identified below. In exchange for my Employer providing this service to me, I agree that:

1. This is a voluntary service provided by my Employer at my request solely for the purpose of encouraging employees to save for their retirement;
2. The use and investment of the Deposits after the transfer to the Bank has occurred is entirely my decision and responsibility;
3. My Employer does not and has not provided me any investment advice;
4. My Employer has not and does not make any representations as to the abilities of the Bank or the various managers, employees or investment advisors of the Bank;
5. Subsequent to transfer of the Deposits to the Bank, I may select any other bank or investment advisor to manage these Deposits or provide me with advice on these Deposits. I can make my own arrangements to transfer these Deposits to that other bank or investment advisor at any time;
6. If I decide to leave my Deposits at the Bank, I acknowledge that I have personally selected the Bank to manage or hold my Deposits. This decision by me is based solely on my own personal knowledge and assessment of the ability or competence of the Bank. In making this decision I have not in any way relied on advice or information from my Employer;

Employee’s Initials

7. I do not hold my Employer responsible in any way for my Deposits or the investment of the Deposits.
8. I request and authorize Maritime Data Centre Inc. to make payroll deductions every pay period in the amount specified in the Sun Life “Member Retirement Savings Plan (RSP)” enrolment form, and forward these amounts to Sun Life Financial.

Reminder: Please follow instructions in SunLife’s “My Money at Work” brochure when enrolling for Spousal RSPs. The employee must register and complete the RSP enrolment form and the spouse must complete the spousal enrolment form.

DATED at _____ this _____ day of _____, 20__.

Signature of Employee

Print Name of Employee

Union Number of Employee

Union Local of Employee

Note: Any direction to make deductions to Sun Life will supersede any previous authorizations and which will be cancelled effective the date the new deductions begin. The employee is responsible for notifying their old provider of cancellation of deductions.

***Payroll deductions will not start until HEA receives this form.**

To Employee: Send the original of this agreement to Halifax Employers Association, Suite 200, 5121 Sackville Street, Halifax, Nova Scotia B3J 1K1

Tax-Free Savings Account (TFSA) enrolment form for Halifax Port I.L.A./H.E.A



Sun Life Financial, Group Retirement Services
PO Box 11001 Stn CV, Montreal QC H3C 3P3
www.sunlife.ca

Please PRINT clearly. Nota : La version française de ce document est également disponible.

1

Plan sponsor information

Name of plan sponsor Board of Trustees of the Halifax Port I.L.A./H.E.A. Pension Trust		Client ID C0JIN	Plan 08	Contract number 79926-G
Classifications				
Subdivision 001 - Union Members	Payroll ID N/A	User field N/A		

2

Owner information

The term "owner" has the same meaning as the term "holder" in subsection 146.2(1) of the Income Tax Act (Canada).

*By submitting this form you authorize your social insurance number (SIN) to be used for the purposes of tax reporting and administration of benefits and, where applicable, you also authorize the use of your SIN as your identification number until such time as it is replaced with a number that is not your SIN.

First name	Middle initial	Last name		<input type="checkbox"/> Male
		<input type="checkbox"/> Female		
Date of birth (dd-mm-yyyy)	Social Insurance Number*		Identification number*	
Address (street number and name)				Apartment or suite
City		Province	Postal code	Telephone number (day)
				— —
Email address				Telephone number (evening)
				— —

*For the purpose of completing this form your Identification Number is your Work Card Number.

3 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, death benefits will be paid to your estate. It is important for you to ensure that you specify in your will to whom the death benefit should be paid.

The following caution is required by Manitoba law. It may also be applicable in other jurisdictions. Caution: Your designation of a beneficiary by means of a designation form will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to do so by means of a new designation.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	Relationship to you*	Percentage of benefits
				%
				%
				%

***Quebec:** if you name your spouse as beneficiary, please indicate if this person is your common-law spouse. Otherwise we will deem this person to be your legal spouse.

Important where Quebec law applies: a legal (married or civil union) spouse beneficiary is **irrevocable** unless you indicate otherwise.

If you have an irrevocable beneficiary, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.

To avoid this restriction and make your beneficiary designation revocable you must check here:

☐ Revocable Beneficiary

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

4 Contingent beneficiary appointment

Complete this section to appoint a contingent (secondary) beneficiary for your account.

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Contingent beneficiary's first name	Middle initial	Last name	Relationship to you	Percentage of benefits
				%
				%
				%

5 Contributions by payroll deduction

I authorize my employer to deduct \$ _____ per hour each pay period to be deposited into the TFSA.

6 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

built BY me

	Percentage allocation
Sun Life Financial Money Market Segregated Fund (X21)	%
TDAM Canadian Core Plus Bond Segregated Fund (QVG)	%
ILA/HEA Diverse Growth Portfolio (Z7G)	%
Franklin Bissett Canadian Equity Segregated Fund (W99)	%
Mawer Canadian Equity Pooled Segregated Fund (QTL)	%
TDAM Canadian Equity Index Segregated Fund (X39)	%
TDAM International Equity Index Segregated Fund (X41)	%
Total	100%

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan by your plan sponsor, which is the Sun Life Financial Money Market Fund.

☐ I hereby request my account to be re-balanced monthly to reflect the above specified fund allocation;

Or

☐ Do Not Rebalance

7 Your authorization and signature

I apply for a TFSA to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada.

I request Sun Life Assurance Company of Canada to file an election to register my arrangement as a Tax-Free Savings Account (TFSA) under the Income Tax Act (Canada) and any applicable provincial tax legislation.

I appoint the plan sponsor named in this application to act as my agent for the purpose of submitting contributions, providing my investment, withdrawal and transfer instructions and any other instructions as may be required to administer my TFSA.

I agree to be bound by the terms of the Plan and any amendments thereto.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I authorize Sun Life Assurance Company of Canada, its agents and service providers, to obtain, use and transmit to my plan sponsor, its agents and service providers, my personal information for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to transmit my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies*, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

☐ No, I refuse permission.

*The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, www.sunlife.ca.

Owner signature

X

Date (dd-mm-yyyy)

— —

8 Acceptance of application

Sun Life Assurance Company of Canada's acceptance of application.



Authorized signatures:

Chief Executive Officer



Secretary

9 Keeping your information confidential

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is committed to keeping your information confidential. We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers and reinsurers who, in some instances, may be located in jurisdictions outside Canada. Your personal information may be subject to the laws of those foreign jurisdictions. Sun Life Financial's operations worldwide and our third party providers are required to protect the confidentiality of your personal information in a manner that is consistent with our privacy policy and practices.

To find out about our Privacy Policy, visit our website at www.sunlife.ca, or to obtain information about our privacy practices, send a written request by email to privacyofficer@sunlife.com, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.

notes

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Privacy

At Sun Life Financial, protecting your privacy is a priority. Sun Life Financial maintains a confidential file containing personal information about you and your contract(s) with Sun Life Financial. Sun Life Financial's files are kept for the purpose of providing you with investment and insurance products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees, representatives and third party service providers who are responsible for the administration, processing and servicing of your contract(s) with Sun Life Financial, our reinsurers or any other person whom you authorize. In some instances these persons may be located outside Canada, and your personal information may be subject to the laws of those foreign jurisdictions. You are entitled to consult the information contained in Sun Life Financial's file and, if applicable, to have it corrected by sending a written request to Sun Life Financial. To find out about our Privacy Policy, visit our website at www.sunlife.ca, or to obtain information about our privacy practices, send a written request by e-mail to privacyofficer@sunlife.com, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.

More choice means better communication

Sun Life Financial is committed to providing you with the information you need to stay informed and get the most out of your plan. We're also committed to using electronic channels for more communications so that together, we'll reduce the amount of paper we use, making us even greener!

We have introduced new contact preferences to allow you to specify how you would like to receive information from us. These changes support our ability to comply with new anti-spam legislation (Bill C-28), which impacts all electronic communications.

We have also updated our Privacy Policy to describe the choice you have about receiving information regarding other products and services from Sun Life Financial. Please visit www.sunlife.ca/privacy to view our Privacy Policy.

If you wish to change your preferences regarding the information you receive from us, you can let us know by visiting the Contact Preferences page under the Profile section of the mysunlife.ca web site or by calling the Sun Life Financial Customer Care Centre.

Tax implications

There are no tax implications when assets are transferred in the registered portion of your retirement savings plan. However, trading/transfer activity in the non-registered portion of your plan will result in a capital gain or loss. If the investments in a fund grow in value, the unit price of the fund will rise. If you redeem your units at this higher price, a capital gain is realized. If you redeem your units at a lower price, a capital loss is realized. Capital gains or losses can also be reported to you if the fund has realized gains or losses due to trading in the fund and its underlying investments.

Unrealized capital gains/losses can also arise from fund gains or losses based on trading by the fund manager. Capital gains must be reported in the year the trading/transfer activity was completed. You can use any capital losses to offset capital gains realized from other sources during the year, offset capital gains that you have reported in the past three years or reduce future capital gains.

Disclaimer

This material is intended as a general guideline for information purposes, and is current as of the date indicated on the last page. Market conditions and other factors change over time, and this will affect either positively or negatively one or more asset classes. The investment assumptions we've used are based upon historical investment returns, and past returns may not reflect future investment performance. In order to identify an asset allocation model, which is appropriate for your individual circumstances, you should consult a qualified financial planner who is familiar with your personal financial circumstances and understands your tolerance for risk.

The term "fund" as used in this document is meant to imply segregated funds, mutual funds or asset allocation models/portfolios that may be available in your plan.

Even though we use the term "my money" throughout this guide, contributions and returns invested in guaranteed or segregated funds while under a group annuity policy with Sun Life Assurance Company of Canada (Sun Life Financial) are the property of Sun Life Financial.

Contact Sun Life Financial's Customer Care Centre any business day from 8 a.m. to 8 p.m. ET if you have any questions about your plan at work.

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COJIN, 08
15-001572

Contact Sun Life Financial's Customer Care Centre at 1-866-733-8612 if
you have any questions about your **plan at work**.
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Life's brighter under the sun

