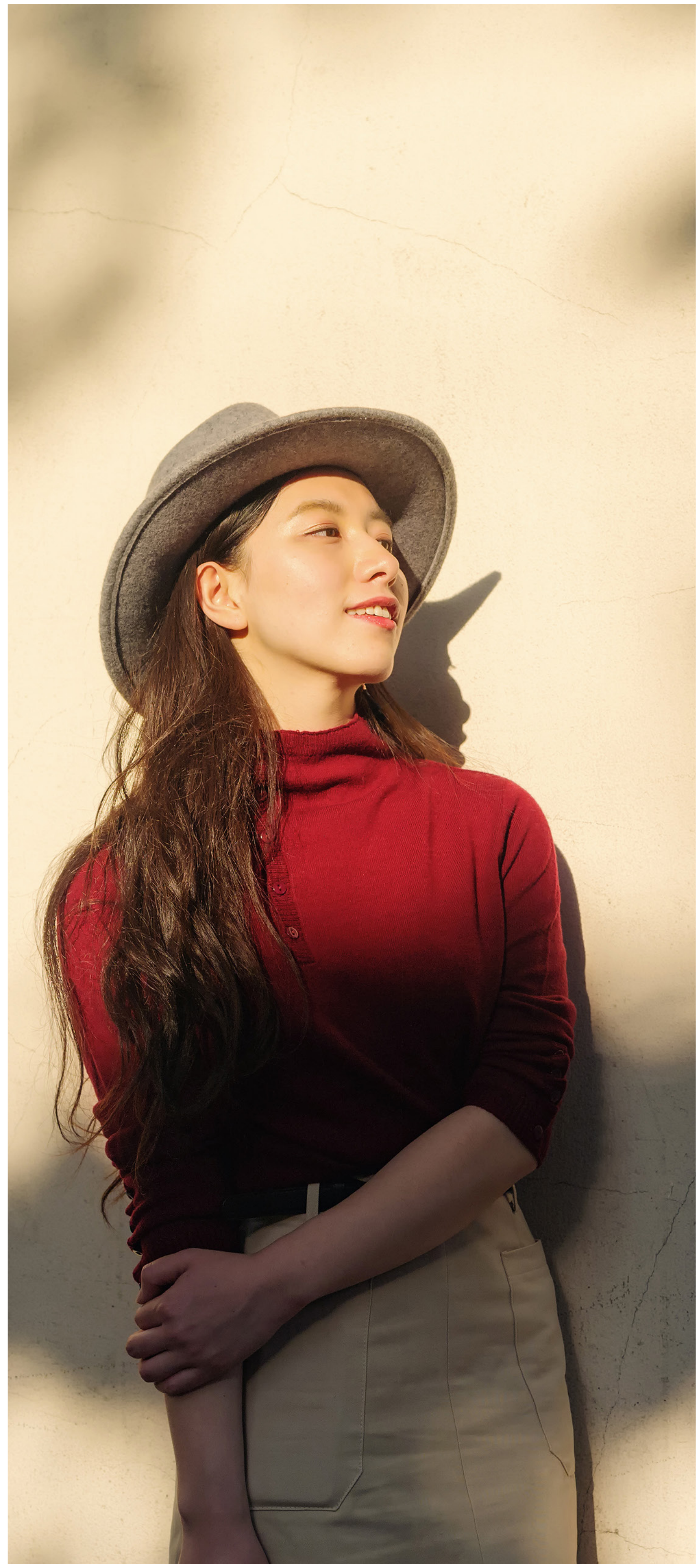
Start saving guide

Take advantage of your workplace savings plan to get:

- easy ways to save
- competitive costs
- simple investing
- advice when you need it



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

Sun Life

welcome

Get closer to your financial goals when you save with your employer and Sun Life. It's important to both of us that you retire on time and feel good about your money throughout your life. Let us help you get there!

This guide will take you through your **Halifax Port I.L.A./H.E.A. Retirement Savings Program** perks and what makes it different from other savings you may have elsewhere.

Getting started is easy!

Follow the steps below to get set up and start saving in the plan today.

get started	Sign in to **mysunlife.ca** using your employer's starter ID **35385** and password **260411**. Once you're in, you can learn all about the funds offered in your plan and use our tools to help you with saving and investing.
learn **page 3**	Discover what's great about your plan and why you should join.
invest **page 5**	Understand the investment options in your plan, and get step-by-step help picking your funds.
join **page 9**	Complete the enrolment steps to join the plan.

learn

Find out about what makes your plan unique - including the products available to you and features designed to help your money grow.

Products in your plan

Retirement income

Registered Retirement Savings Plan (RRSP)

Tax savings today + save for your future + low fees

This product is made for retirement saving. You contribute money to an account with us. If you contribute every pay, it's before tax, and you won't be taxed until you take the money out. You can also contribute to a spousal RRSP in your spouse's name.

Tax-free saving

Tax-Free Savings Account (TFSA)

Save for your goals + tax advantages + low fees

This product is good for all kinds of saving goals. It's for after-tax contributions, but you never have to pay tax on any investment earnings you get. There is a contribution limit, but it changes from time to time. Plus, you can carry forward unused contribution room and anything you've withdrawn from previous years.

Your future's bright because your employer set you up with a great plan. Here's why:

Add money straight from your pay

It's easy and means you get instant tax savings.

Tax advantages

By contributing to the RRSP, you could pay less income tax. Your TFSA money also grows tax-free and you don't pay tax on any money you withdraw.

Exclusive investments

You won't find these if you invest on your own at a bank or mutual fund company. More on page 5.

Bring your outside savings to Sun Life

Here, our costs are competitive and you can invest your money in a diverse group of funds that only we have. This saves you more and lets you see all your money in one place.

You get online tools and videos to make saving easier

Get help with financial topics, choosing your investments, and more.

Save together as a couple with a spousal RRSP

Contribute to an RRSP in your spouse's name until the end of the year they turn 71. You might also lower the income tax you pay now and split retirement income with them.

At Sun Life, your fees are competitive. Just another reason to invest with us.

Thanks to our combined buying power with your employer, you pay investing 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. This table shows how much more you would save over time with Sun Life vs at a bank.

How long you contribute	Total contributions to your plan account	How much would you save	
		Bank (2% management fee)	Sun Life (1% management fee)
30 years	$120,000	$209,667	$256,513
		You would save **$46,846** more with us!	

*This is an example only and may not reflect your actual plan fees. We calculated the figures above assuming you invest $4,000 each year all at once on January 1 and you earn 5.5% annually before we take off the fund management fee each month. See the investing fees you'd pay online at mysunlife.ca under **Plan overview** > **Account fees**.*

Nothing grows your money like time.

Take a look at how a 30-year-old saving $250 a month starting now instead of in 10 years can mean more money for retirement, based on age 65.

30 **$254,435**

40 **$138,249**

Age 65

This information came from the Save today for more tomorrow calculator on mysunlife.ca.

invest

First, decide how hands-on you'd like to be.

We will support you in different ways depending on your investment approach. Choose one of the approaches available:

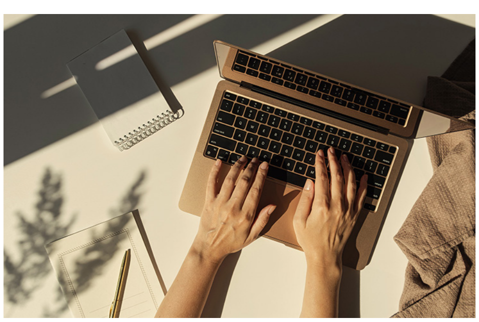
- **Help me do it** – We point you toward an easy investment and you make one decision.
- **Let me do it** – You handle all the investing and decisions using our tools.

To help decide what investment approach is best for you, use the following chart as a guide.

Choose the investment style that most sounds like you:

Help me do it	Let me do it
• I want an investment based on when I need my money and/or my risk profile. • I want to choose my investments, but need help. • I am interested in investing, but don't want to spend a lot of time and energy managing my investments. • I only want to make one or two investing decisions.	• I want to personalize my investments based on my risk profile, life stage, individual preferences and other factors. • I have time to review the investments available and use tools online before making my choices. I'll speak with a financial advisor if necessary. • I can manage my own investments based on my own risk profile/life stage. I'm comfortable adjusting my investments when needed. • I want to make all my investment decisions, with help from an advisor if needed.

We encourage you to re-visit your investments from time to time, or as things change. As a member of a group plan, it's important you are aware of your responsibilities. You can learn more by reading the article '**My responsibilities**', which can be found by logging into your account at mysunlife.ca and navigating to the **my plan** page.



Reminder

Our free Financial Wellness webinars can help you grow your knowledge and take control of your money, no matter how much you already know. Explore topics and register at **sunlife.ca/mymoney**.

Next, complete the steps under the approach that fits you.

What is it?

Help me do it	Let me do it
Multi-risk target date funds • Choose one fund that's both closest to the year you need your money and matches your investment personality. • When you start investing, the fund manager takes more risk to grow your money. As you get closer to the target date, the fund manager chooses less risky investments to protect it. • The amount of risk the fund manager takes also depends on the risk level you choose (for example, conservative or aggressive).	Build your own personalized investment mix by choosing several funds based on your investment personality and life stage.

How to choose your funds

Help me do it	Let me do it
1. Complete the **Asset allocation tool*** on **mysunlife.ca**. 2. Invest in the fund that's closest to the year you need your money and also matches your risk profile from the tool. Then a fund manager takes care of the portfolio for you.	1. Complete the **Asset allocation tool*** on **mysunlife.ca**. 2. The tool will bring you to your results page. Review the recommended investment mix and your investment choices. Click on each fund to see detailed information. 3. Direct a percentage of your future contributions to funds from each fund type to match your target investment mix, or as you like.

* **Before you enrol in the plan, you can sign in to mysunlife.ca using your employer's starter ID 35385 and password 260411 to:**

- learn more about your plan's investment options (under **Plan overview** > **View available investments**)
- see the investing fees you'd pay online (under **Plan overview** > **Account fees**)
- find out your investment personality using our **Asset Allocation tool** (under **Tools**)
- use online tools and videos to help you with choosing investments and financial planning (under **Tools**).

These are the funds available in your plan:

Help me do it

Fund type	Investment name
Multi-risk target date funds	SL Granite Aggressive Retirement Fund
	SL Granite Conservative Retirement Fund
	SL Granite Moderate Retirement Fund
	SL Granite 2030 Agg Fund
	SL Granite 2030 Con Fund
	SL Granite 2030 Mod Fund
	SL Granite 2035 Agg Fund
	SL Granite 2035 Con Fund
	SL Granite 2035 Mod Fund
	SL Granite 2040 Agg Fund
	SL Granite 2040 Con Fund
	SL Granite 2040 Mod Fund
	SL Granite 2045 Agg Fund
	SL Granite 2045 Con Fund
	SL Granite 2045 Mod Fund
	SL Granite 2050 Agg Fund
	SL Granite 2050 Con Fund
	SL Granite 2050 Mod Fund
	SL Granite 2055 Agg Fund
	SL Granite 2055 Con Fund
	SL Granite 2055 Mod Fund
	SL Granite 2060 Agg Fund
	SL Granite 2060 Con Fund
	SL Granite 2060 Mod Fund
	SL Granite 2065 Agg Fund
	SL Granite 2065 Con Fund
	SL Granite 2065 Mod Fund

Let me do it*

Fund type	Investment name
Money market	SLF Money Market
Fixed income	PH&N Core Plus Bond Fund
Balanced**	ILA/HEA Div. Growth Port.
Canadian equity	Fid Can Core Equity Trust
	TDAM Cdn Equity Index Fnd
Foreign equity	Blk ACWI Alpha Tilts
	PH&N Global Equity Fund
	TDAM Intl Equity Index Fd
	TDAM US Mkt Index (Reg)
	TDAM US Mkt Index Fund

* ***Let me do it*** *funds hold a mix of investments that remain relatively static. That means, if you invest in these funds, you should revisit your investment choices regularly to ensure your portfolio still continues to align with your financial goals, risk tolerance and time horizon over the long term.*

** *A* ***balanced*** *fund is an option for investors seeking a simple one-fund solution. It contains a diversified mix of stocks and bonds within a single fund. Unlike the other* ***Let me do it*** *funds, it can be considered a complete portfolio by itself to which you can invest up to 100% of your contributions.*

join

Enrol today! In no time, you'll be surprised at how the money adds up.

Step 1	**Enrol**. Sign in to mysunlife.ca with your employer's starter ID **35385** and password **260411**. Select **Let's get started!**, and complete the steps on each screen to get set up in the plan. On the enrolment confirmation screen, click on the **Add/edit beneficiary** button. If the page allows, add beneficiaries for each product added to your plan. Your beneficiary will be your estate or spouse, as applicable, unless you add beneficiaries.
Step 2	**Register.** Go back to mysunlife.ca and register for an account. Click on **Register** to create an account or sign in if you've already registered.
Step 3	**Explore.** Once you're signed in to your Sun Life account, go to the **Investments** page and select **Manage plan** > **my plan**. Explore all the tools and information available to you.

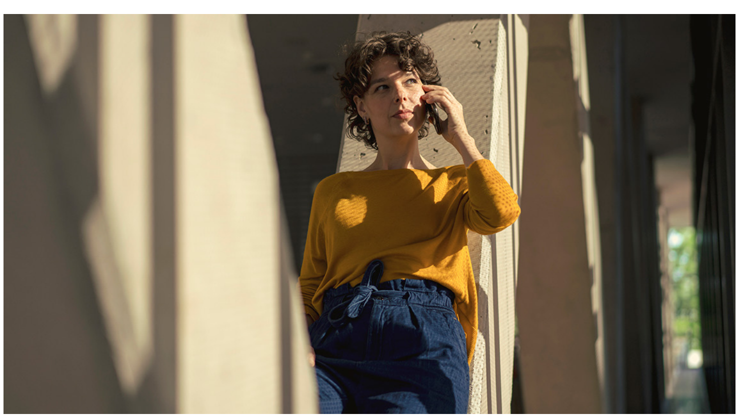
For more information about the conditions of your plan membership, please consult your member booklet or plan summary.

We're here to help.

If you need a hand at any point, give us a call at **1-866-733-8612**.

Get connected.

Go online at mysunlife.ca and download the **my Sun Life mobile app**.



We are here for you every step of the way—from the moment you join the plan, all the way up to retirement. We can help you with enrolment and making the most of your plan perks. Give us a call at the phone number above during our listed hours of operation.

Explore our tools

Once you've registered for an account on mysunlife.ca, discover our world of online and mobile tools. Here are some of your colleagues' favourites.

Asset allocation

- Jay wants to know what kind of investor he is.
- So he uses the **Asset allocation tool** on mysunlife.ca.
- It helps him decide how much investment risk he's comfortable with.
- From **my plan**, select **Tools** > **Asset allocation**.

Morningstar®

- Marie-France likes to look up detailed info about her funds.
- So she uses the **Morningstar®** tools on mysunlife.ca – there's a bunch of them.
- She can compare funds, get historical rates of return and learn more about the fund managers.
- From **my plan**, select **Plan overview** > **View available investments**.

my Sun Life mobile app

- Eric wants to keep close track of how his investments are doing.
- He uses the **my Sun Life mobile app** for personal rate of returns every month.
- He can review his investment performance, by individual fund, by product, or overall.
- After signing in to the mobile app, just select **Investments**. The rate of return is under your balance.

Retirement planner

- Wendy likes to check her progress toward her retirement goals regularly.
- She uses the **Retirement planner** on mysunlife.ca.
- It helps her create a retirement goal and see how she's doing.
- From **my plan**, select **Tools** > **Retirement planner**.

Tools & calculators

- Aris wants to improve his financial knowledge.
- He uses the financial calculators on mysunlife.ca—there are plenty to help him learn.
- Different tools help him learn about withdrawals, and make decisions about how much to contribute, or whether to save or get a mortgage.
- From **my plan**, select **Tools** > **Tools** & calculators.

Documents & statements

- Desirée wants general information about her products and how much she's saved.
- Every January, she reviews her account statement for the year on mysunlife.ca.
- She gets an up-to-date summary of her plan, and can read important messages from Sun Life or her employer.
- From **my plan**, select **Documents** > **Statements**.

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

Sun Life

Return the completed form to:
Halifax Employers Association
gmccain@hfxemp.ca

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

1 Plan sponsor information

Name of plan sponsor	Client ID	Plan	Contract number
Board of Trustees of the Halifax Port I.L.A./H.E.A. Pension Trust	**C0JIN**	**08**	**79926 -G**

Classifications

Subdivision	Payroll ID	User field
001 – Union Members	N/A	N/A

2 Owner information

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

First name	Middle initial	Last name	Assigned sex at birth *
			☐ Male ☐ Female

Date of birth (dd-mm-yyyy)	Social Insurance Number**	Member ID

Address (street number and name)	Apartment or suite

City	Province	Postal code	Telephone number (day)

Email address	Telephone number (evening)

*We acknowledge that your lived experience may be different from your assigned sex at birth. Providing this information is optional. We use assigned sex at birth information for data analytics and total plan reporting. This information helps us identify insights we may share with your plan sponsor to help them improve the plan. We may also use this information if we need to set up an annuity for you. If you don't provide your assigned sex at birth, and we can't reach you, we'll calculate the annuity using an assumption for assigned sex at birth that is most conservative to Sun Life, which may be less favourable to you.

**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 member ID until such time as it is replaced with a number that is not your SIN.

3 Employment information

Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)

ENRLMNT

X2

4 Beneficiary designation

Complete this section to designate a 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.

Caution in all provinces except Quebec: Your designation of a beneficiary 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 make a new designation. In Quebec, a divorce granted after December 1st, 1982 cancels the beneficiary designation of the married spouse.

In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

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.

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*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Spouse	Civil union	Common-law
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, **a married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.
If your beneficiary is irrevocable, 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 with the irrevocable beneficiary's written consent.

5 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.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

6 Contributions by payroll deduction

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

7 Investment instructions

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

Percentages must be in whole numbers and total 100%.

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

Help me do it - multi-risk target date funds

Pick the multi- risk target date fund, that matches your Investment Risk Profile, with the maturity date that is closest to when you will need your money.

	Percentage allocation
SL Granite Aggressive Retirement Fund (QS9)	%
SL Granite 2030 Agg Fund (QSJ)	%
SL Granite 2035 Agg Fund (QXA)	%
SL Granite 2040 Agg Fund (QSK)	%
SL Granite 2045 Agg Fund (QXB)	%
SL Granite 2050 Agg Fund (QSL)	%
SL Granite 2055 Agg Fund (QYS)	%
SL Granite 2060 Agg Fund (QKL)	%
SL Granite 2065 Agg Fund (QP9)	%
SL Granite Conservative Retirement Fund (QS8)	%
SL Granite 2030 Con Fund (QSN)	%
SL Granite 2035 Con Fund (QXE)	%
SL Granite 2040 Con Fund (QSO)	%
SL Granite 2045 Con Fund (QXF)	%
SL Granite 2050 Con Fund (QSP)	%
SL Granite 2055 Con Fund (QYR)	%
SL Granite 2060 Con Fund (QKM)	%
SL Granite 2065 Con Fund (QP8)	%
SL Granite Moderate Retirement Fund (U00)	%
SL Granite 2030 Mod Fund (LY1)	%
SL Granite 2035 Mod Fund (IGL)	%
SL Granite 2040 Mod Fund (LY2)	%
SL Granite 2045 Mod Fund (IGM)	%
SL Granite 2050 Mod Fund (LY3)	%
SL Granite 2055 Mod Fund (I29)	%
SL Granite 2060 Mod Fund (ED1)	%
SL Granite 2065 Mod Fund (ML1)	%

Let me do it

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

	Percentage allocation
SLF Money Market (X21)	%
PH&N Core Plus Bond Fund (QYV)	%
Fid Can Core Equity Trust (QLU)	%
TDAM Cdn Equity Index Fnd (X39)	%
PH&N Global Equity Fund (U67)	%
TDAM Intl Equity Index Fd (X41)	%
TDAM US Mkt Index (X40)	%
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 SL Granite Mod Multi-Risk Target Date fund with the maturity date 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 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 collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to disclose 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 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 group of companies mean only those companies identified in Sun Life's Privacy Policy for Canada which is available on the Sun Life website, sunlife.ca.

Owner signature	Date (dd-mm-yyyy)
X	

9 Acceptance of application

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

Authorized signatures: President and Chief Executive Officer Corporate Secretary

10 Respecting your privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at *www.sunlife.ca/privacy* or call us for a copy.

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

Retirement Savings Plan (RSP) enrolment form

Sun Life

Return the completed form to:
Halifax Employers Association
gmccain@hfxemp.ca

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

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	Client ID	Plan	Contract number
Board of Trustees of the Halifax Port I.L.A./H.E.A. Pension Trust	**C0 JIN**	**08**	**79925 -G**

Classifications

Subdivision	Payroll ID	User field
001 – Union Members	N/A	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).

First name	Middle initial	Last name	Assigned sex at birth* ☐ Male ☐ Female

Date of birth (dd-mm-yyyy)	Social Insurance Number**	Member ID

Address (street number and name)	Apartment or suite

City	Province	Postal code	Telephone number (day)

Email address	Telephone number (evening)

*We acknowledge that your lived experience may be different from your assigned sex at birth. Providing this information is optional. We use assigned sex at birth information for data analytics and total plan reporting. This information helps us identify insights we may share with your plan sponsor to help them improve the plan. We may also use this information if we need to set up an annuity for you. If you don't provide your assigned sex at birth, and we can't reach you, we'll calculate the annuity using an assumption for assigned sex at birth that is most conservative to Sun Life, which may be less favourable to you.

**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 member ID until such time as it is replaced with a number that is not your SIN.

3 Employment information

Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)

ENRLMNT

4 Beneficiary designation

Complete this section to designate a 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.

Caution in all provinces except Quebec: Your designation of a beneficiary 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 make a new designation. In Quebec, a divorce granted after December 1, 1982, cancels the beneficiary designation of the married spouse.

In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

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.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your qualifying spouse, unless your 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 your spouse to receive all benefits, please ensure you designate your spouse as beneficiary in the space below.

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*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Spouse	Civil union	Common-law
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, **a married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, 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 with the irrevocable beneficiary's written consent.

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.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

6 Contributions

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.

Choose only ONE option below to allocate your contribution amount.

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

☐ Option B – 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 B must equal 100%

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

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

Signature of contributor (only applicable if Spousal RSP enrolment)
X

7 Investment instructions

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

Percentages must be in whole numbers and total 100%.

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

Help me do it - multi-risk target date funds

Pick the multi- risk target date fund, that matches your Investment Risk Profile, with the maturity date that is closest to when you will need your money.

	Percentage allocation
SL Granite Aggressive Retirement Fund (QS9)	%
SL Granite 2030 Agg Fund (QSJ)	%
SL Granite 2035 Agg Fund (QXA)	%
SL Granite 2040 Agg Fund (QSK)	%
SL Granite 2045 Agg Fund (QXB)	%
SL Granite 2050 Agg Fund (QSL)	%
SL Granite 2055 Agg Fund (QYS)	%

SL Granite 2060 Agg Fund (QKL)		%
SL Granite 2065 Agg Fund (QP9)		%
SL Granite Conservative Retirement Fund (QS8)		%
SL Granite 2030 Con Fund (QSN)		%
SL Granite 2035 Con Fund (QXE)		%
SL Granite 2040 Con Fund (QSO)		%
SL Granite 2045 Con Fund (QXF)		%
SL Granite 2050 Con Fund (QSP)		%
SL Granite 2055 Con Fund (QYR)		%
SL Granite 2060 Con Fund (QKM)		%
SL Granite 2065 Con Fund (QP8)		%
SL Granite Moderate Retirement Fund (U00)		%
SL Granite 2030 Mod Fund (LY1)		%
SL Granite 2035 Mod Fund (IGL)		%
SL Granite 2040 Mod Fund (LY2)		%
SL Granite 2045 Mod Fund (IGM)		%
SL Granite 2050 Mod Fund (LY3)		%
SL Granite 2055 Mod Fund (I29)		%
SL Granite 2060 Mod Fund (ED1)		%
SL Granite 2065 Mod Fund (ML1)		%

Let me do it

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

	Percentage allocation	
SLF Money Market (X21)		%
PH&N Core Plus Bond Fund (QYV)		%
ILA/HEA Div. Growth Port. (Z7G)		%
Fid Can Core Equity Trust (QLU)		%
TDAM Cdn Equity Index Fnd (X39)		%
Blk ACWI Alpha Tilts (QHX)		%
PH&N Global Equity Fund (U67)		%
TDAM Intl Equity Index Fd (X41)		%
TDAM US Mkt Index (Reg) (QXH)		%
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 SL Granite Mod Multi-Risk Target Date fund with the maturity date 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 acknowledge that by enrolling in this plan, I am bound by the terms of the group savings plan contract* between my plan sponsor and Sun Life, the applicable details of which have been or will be provided or made available to me by Sun Life or my plan sponsor as part of the enrolment process.

I understand that the funds available in my plan are offered under a group savings plan contract issued to my plan sponsor by Sun Life.

I authorize Sun Life Assurance Company of Canada (Sun Life), its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life, its agents and service providers to disclose 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.

*A group savings plan contract includes a group annuity policy issued by Sun Life and, if your plan assets include certain guaranteed investments, a deposit agreement between your plan sponsor and Sun Life Financial Trust Inc. Please consult your plan document for more information.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life 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 group of companies mean only those companies identified in Sun Life's Privacy Policy for Canada which is available on the Sun Life website, *sunlife.ca.*

Owner Signature	Date (dd-mm-yyyy)
X	

9 Respecting your privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at *www.sunlife.ca/privacy* or call us for a copy.

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

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

Sun Life

Return the completed form to:
Halifax Employers Association
gmccain@hfxemp.ca

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

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.

For the purposes of opening a spousal RRSP or qualifying for tax-sheltered transfers or other special tax treatment, Spouse means:
(a) a person who is married to you, or
(b) a person of the opposite or same sex who:
- is and has been living with you in a conjugal relationship for a continuous period of at least 12 months, or
- is living with you in a conjugal relationship and is a natural or adoptive parent of your child.

1 Plan sponsor information

Name of plan sponsor	Client ID	Plan	Contract number
Board of Trustees of the Halifax Port I.L.A./H.E.A. Pension Trust	**C0JIN**	**08**	**79925 -G**

Classifications

Subdivision	Payroll ID	User field
001 – Union Members	N/A	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).

First name	Middle initial	Last name	Assigned sex at birth *
			☐ Male ☐ Female

Date of birth (dd-mm-yyyy)	Social Insurance Number**	Member ID
		(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)

*We acknowledge that your lived experience may be different from your assigned sex at birth. Providing this information is optional. We use assigned sex at birth information for data analytics and total plan reporting. This information helps us identify insights we may share with your plan sponsor to help them improve the plan. We may also use this information if we need to set up an annuity for you. If you don't provide your assigned sex at birth, and we can't reach you, we'll calculate the annuity using an assumption for assigned sex at birth that is most conservative to Sun Life, which may be less favourable to you.

**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 member ID until such time as it is replaced with a number that is not your SIN.

ENRLMNT

3 Contributor information

To be completed by the contributor.

First name	Middle initial	Last name

Social Insurance Number	Date of employment (dd-mm-yyyy)	Member ID

4 Beneficiary designation

Complete this section to designate a 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.

Caution in all provinces except Quebec: Your designation of a beneficiary 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 make a new designation. In Quebec, a divorce granted after December 1, 1982, cancels the beneficiary designation of the married spouse.

In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

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.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your qualifying spouse, unless your 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 your spouse to receive all benefits, please ensure you designate your spouse as beneficiary in the space below.

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*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	☐ Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Spouse	Civil union	Common-law
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, **a married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, 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 with the irrevocable beneficiary's written consent.

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.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

6 Contributions

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%.

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

Help me do it - multi-risk target date funds

Pick the multi- risk target date fund, that matches your Investment Risk Profile, with the maturity date that is closest to when you will need your money.

	Percentage allocation
SL Granite Aggressive Retirement Fund (QS9)	%
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Let me do it

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

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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 SL Granite Mod Multi-Risk Target Date fund with the maturity date closest to without exceeding, your 65th birthday.

☐ **Do Not Rebalance**

Or

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

8 Your authorization and signature

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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 acknowledge that by enrolling in this plan, I am bound by the terms of the group savings plan contract* between my plan sponsor and Sun Life, the applicable details of which have been or will be provided or made available to me by Sun Life or my plan sponsor as part of the enrolment process.

I understand that the funds available in my plan are offered under a group savings plan contract issued to my plan sponsor by Sun Life.

I authorize Sun Life Assurance Company of Canada (Sun Life), its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life, its agents and service providers to disclose 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.

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☐ No, I refuse permission.

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Owner Signature	Date (dd-mm-yyyy)
X	

9 Respecting your privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at *www.sunlife.ca/privacy* or call us for a copy.

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

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Privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at sunlife.ca/privacy or call us for a copy.

More choice means better communication

Sun Life 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!

You can set contact preferences to allow you to specify how you would like to receive information from us. This supports our ability to comply with anti-spam legislation (Bill C-28), which impacts all electronic communications.

Our Privacy Policy goes over the choice you have about receiving information regarding other products and services from Sun Life. Please visit 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 preferences page under the **Profile** section of the mysunlife.ca web site or by calling the Sun Life Client Care Centre.

Tax implications

There are no tax implications when assets are transferred in the registered portion of your retirement savings plan. However, transfer/withdrawal activity in the non-registered portion of your plan may result in a capital gain or loss. A capital gain is the profit that you realize when you sell an investment for more than its average cost. A capital loss is the loss that you realize when you sell an investment for less than its average cost. Capital gains or losses can also be triggered due to sales within the fund by a segregated fund manager, or by the sale of underlying funds.

Capital gains and losses must be reported to you in the year the transfer/withdrawal 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.

If you enrol in non-registered product(s), Canadian tax legislation requires us to collect your tax residence information. We may be required to share this information with the Canada Revenue Agency (CRA), who may also share it with other appropriate tax authorities.

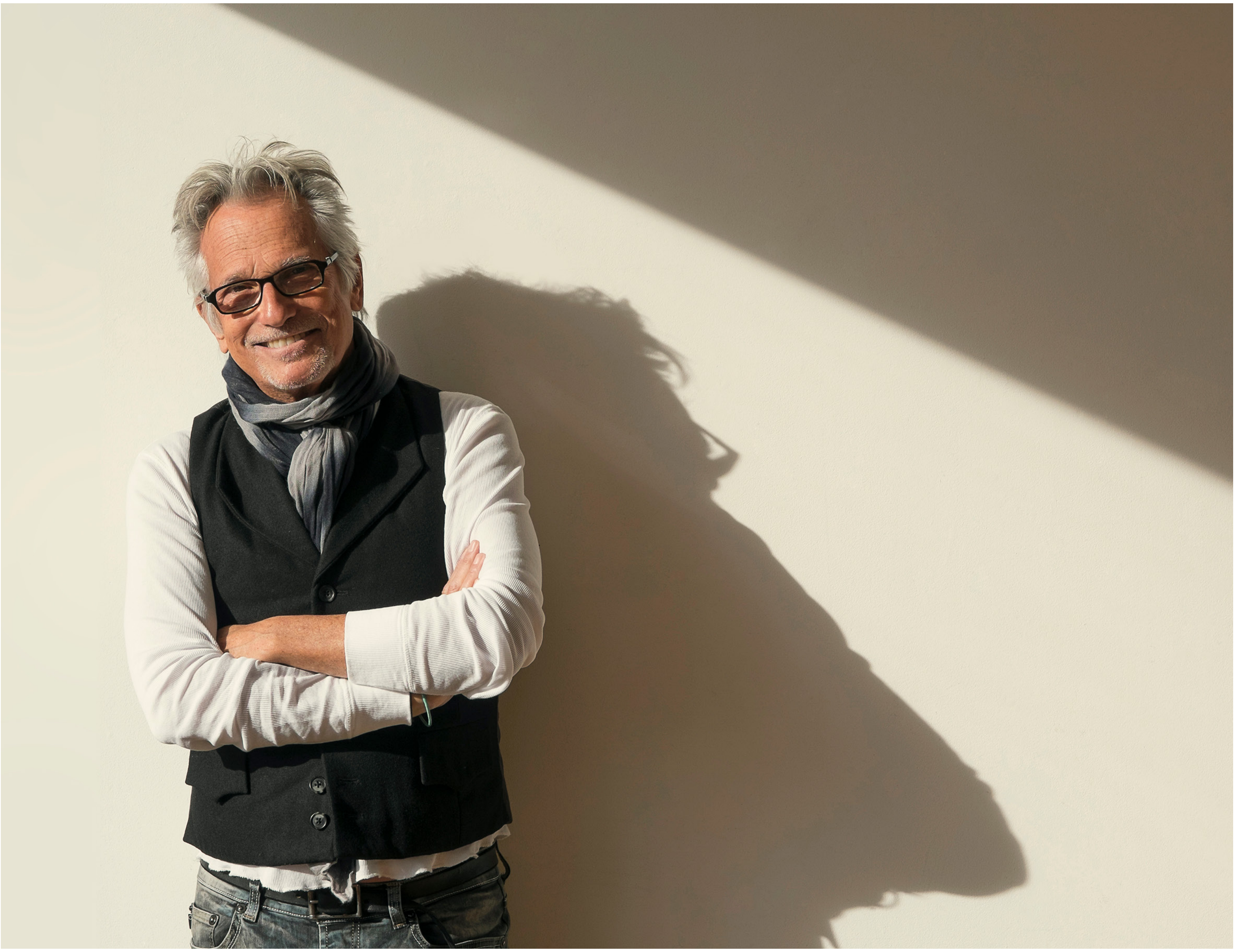
Disclaimer

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) are the property of Sun Life.

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



Contact us at 1-866-733-8612 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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RRSP, TFSA
Union Members

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Life's brighter under the sun

Sun Life