

Start saving guide

Join your workplace savings plan to get:

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

INTUIT

 **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 **Intuit Canada ULC Retirement Plan** perks and what makes it different from other savings you may have elsewhere, and will help you join.

We're available in lots of different ways on your phone, tablet and desktop. You can always count on a human touch, whether with our digital coach, Ella, or our live support:



Visit mysunlife.ca to take care of your savings as they grow or learn all about retirement. Get help along the way with savings tips from Ella or click on **Chat live** now to get live support.



Download the **my Sun Life mobile app** to check your balances on the go, review how your funds are doing, and more.



Call us – we're here to help, with service in over 190 different languages:

1-866-896-6984 | Monday to Friday | 8 a.m. to 8 p.m. ET



Sign up for a **Connect with your money** webinar on sunlife.ca/mymoney to learn about how to use our tools and resources to manage your money.



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.

what you have to do

This guide will walk you through everything you need to do to get set up and start saving in the plan today. Just follow the checklist below, where we take you through all the steps from start to finish.

register

- Go to mysunlife.ca and register for an account. Once you're set up online, you can learn all about the funds offered in your plan and use our tools to help you with saving and investing.

learn page 4

- Discover what's great about your plan and why you should join.

invest page 7

- Understand the investment options in your plan, and get step-by-step help picking your funds.

join page 10

- Complete the enrolment steps to join the plan.





learn



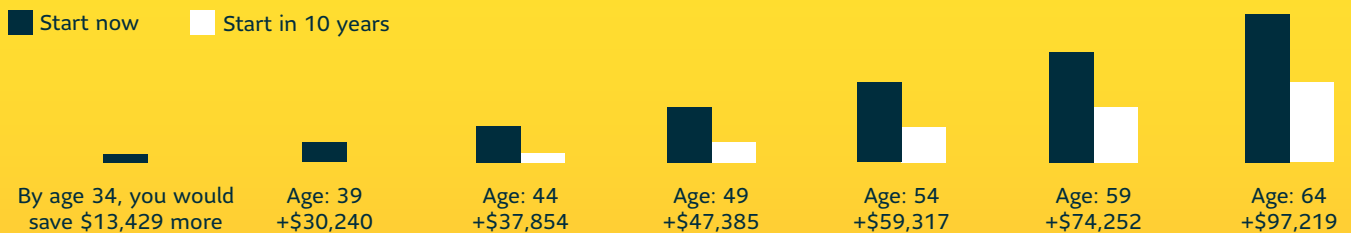
Hear it straight from the ones who are already living it. This is the advice retirees now have for those of us still working:



Source: Sun Life's 2016 Retirement Now report







Nothing grows your money like time.

Starting early is the biggest piece of advice retirees have for you, and we agree. Take a look at how a 29-year-old saving \$200 a month starting **now** instead of in **10 years** can get more money for retirement (\$97,219 more to be exact):



This information came from the [Save today for more tomorrow calculator](#) on mysunlife.ca.

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

		
<p>Your employer contributes</p> <p>It's a big perk of working where you do – where else do you get free money like that?</p>	<p>Add money straight from your pay</p> <p>It's easy and means you get instant tax savings.</p>	<p>Tax advantages</p> <p>By contributing to the RRSP, you could pay less income tax. Your RRSP money also grows tax-free until you withdraw it.</p>
		
<p>Exclusive investments*</p> <p>You won't find these if you invest on your own at a bank or mutual fund company. More on page 7.</p>	<p>Bring your outside savings to Sun Life</p> <p>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.</p>	<p>You get online tools and videos to make saving easier.*</p> <p>Get help with financial topics, choosing your investments, and more.</p>

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 versus at a bank—see how much a 1% difference in fees can affect your savings over 30 years?

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!			

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.

* Before you enrol in the plan, sign in to mysunlife.ca using your personal ID and password to:

- learn more about your plan's investment options (under **Investments > Manage plan > my plan > Plan overview > View available investments**)
- see the investing fees you'd pay online (under **Investments > Manage plan > my plan > Plan overview > Account fees**)
- use online tools and videos to help you with choosing investments and financial planning (under **Investments > Manage plan > my plan > Tools**).

The product 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 and your employer 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.



If you need a hand at any point, give us a call at **1-866-896-6984**.



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



invest



At enrolment, your fund(s) will be pre-selected for you by your employer or you'll have the option of selecting your fund(s).

- If you have the option of selecting your fund(s), read through this section to understand your investment options and how to choose your funds.
- If your fund(s) are pre-selected for you, you can skip this section and re-visit it any time after you're enrolled when you decide to change your investment selections.

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
<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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. To change your investments at any time after you're enrolled, sign in to mysunlife.ca with your personal ID and password. From the **Investments** page, select **Manage plan > my plan > Make a change > Change investments**.

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

	Help me do it	Let me do it
What is it?	<p>Target date funds</p> <ul style="list-style-type: none"> • Choose one fund closest to the year you need your money. • When you start, the fund manager takes more risk to grow your money. As you get closer to the target date, they choose less risky investments to protect it. 	Build your own personalized investment mix by choosing several funds based on your investment personality and life stage.
How to choose your funds	<p>Invest in the fund closest to your target retirement date or the year you will need your money.</p> <p>Then a fund manager takes care of the portfolio for you.</p>	<ol style="list-style-type: none"> 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.

*** Know your investment personality**

- To find out your investment personality, sign in to **mysunlife.ca** with your personal ID and password, and use our **Asset allocation tool** (under **Investments > Manage plan > my plan > Tools > Asset allocation**).
- Your personality is based on a few different things, like how careful you are with your money and how long you have until you need it.

These are the funds available in your plan:

Help me do it

Fund type	Investment name
Target date funds	BLK LP Index Retirement
	BLK LP Index 2025 Fund
	BLK LP Index 2030 Fund
	BLK LP Index 2035 Fund
	BLK LP Index 2040 Fund
	BLK LP Index 2045 Fund
	BLK LP Index 2050 Fund
	BLK LP Index 2055 Fund
	BLK LP Index 2060 Fund
BLK LP Index 2065 Fund	

Let me do it*

Fund type	Investment name
Guaranteed	SLA Zero Interest Fund
	SLA 1Yr Guaranteed Fund
	SLA 3Yr Guaranteed Fund
Money market	SLF Money Market
Fixed income	BLK Bond Index Fund
	PH&N Core Plus Bond Fund
Balanced**	PH&N Balanced Pension
Canadian equity	CC&L Grp Cdn Equity Fnd
	TDAM Cdn Equity Index Fnd
Foreign equity	BlackRock MSCI ACWI Islamic Eq
	BLK EAFE Equity Index
	BLK US Equity Index Reg
	Mawer Global Equity Fund
	MFS Intl Equity

* **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.



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

Watch for an email from Sun Life with instructions on how to enrol in the plan. To begin, click on the **Enrol** button in the email.

Step 1	Register/Sign in. At the sign-in page, click on Register to create an account or sign in if you've already registered for an account on mysunlife.ca .
Step 2	Enrol. Once you're signed in to your Sun Life account, click Let's get started on the opening screen. Complete the steps on each screen to get set up in your plan and name your beneficiaries. Your beneficiary will be your estate or spouse, as applicable, unless you add beneficiaries.
Step 3	Explore. Go to the my plan page and explore all the tools and information available to you.
Step 4	Personalize. Personalize your plan using the options under the Make a change and Put money in drop-down menus: (If your plan allows) add more money from your pay or change your funds.

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 **1-866-896-6984**. We're happy to help you.



Reminder

Sign up for a webinar to learn about how to use our tools and resources to manage your money. Simply go to sunlife.ca/mymoney and select **Connect with your money** for available dates and times.



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

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.



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**.



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**.



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.



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**.



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**.



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**.

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.

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.



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Life's brighter under the sun

