Sun Life Financial

CHOICES

A quick reference guide to understanding your savings plan statement.

This guide is designed to help you understand how to read your statement so you'll know:

- What your plan is worth today,
- What types of investments you hold within your portfolio and each fund's rate of return over the long term, and
- How your investments are performing.

Please take a few minutes to familiarize yourself with your statement. Please note that the order in which you see the items outlined below may vary depending on the number of savings plans you have within your Group Choices Plan. (If you have one savings plan your statement will not include all sections described below.)

How the value of my plans changed this period

This is a summary of your plan's overall changes within the statement period, including:

- Opening and closing balance of your Group Choices Plan,
- Your transfers, contributions and withdrawals,
- Your investment gains/losses, and
- Total closing balance for your all your savings plans that make up your Group Choices Plan.

How the value of my plans changed this period

Value of my plans on January 1, 2014	$49,942.91
Fees	-$149.96
Interest	$0.43
My investment gains and losses	$3,779.47
Value of my plans on December 31, 2014	**$53,572.85**

Personal rates of return

This is an overview of how your savings plan has performed over time. For information on how the personal rates of return is calculated, please login to **mysunlife.ca/Choices** and go to *my financial centre* › *quick links* › *personal rates of return*.

Personal rates of return for my plans

3 MONTH	YEAR-TO-DATE	1 YEAR	3 YEAR	5 YEAR	SINCE FEB. 1, 2013
5.0%	8.7%	-	-	-	8.7%

Your personal rates of return are net of management fees. For information on how we calculate your personal rates of return, please see the glossary on page 12 or sign in to your account at www.mysunlife.ca.

For assistance with...

Plan information and guidance	**1-877-805-9303** 8am - 6pm (EST)

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My plans and their values

If you have more than one savings plan this is where you will see a list of your savings plans, and balances in each plan.

My plans and their values

Registered Retirement Savings Plan	$49,284.84
Tax Free Savings Account	$4,288.01
Value of my plans on December 31, 2014	**$53,572.85**

Important messages related to your Group Choices Plan

Communications specifically related to your Group Choices Plan will appear in this section. These may include messages about important plan information and updates, helpful resources and information about other services or products that may be of value to you.

Group Choices Plan

My Registered Retirement Savings Plan (RRSP)

A good thing just got even better!

We've redesigned our plan member website, mysunlife.ca and now there's a customized site just for Choices members. The enhanced site includes insightful articles, engaging tools and helpful tutorials, all relevant to your life stage, that can help you manage your overall well-being and plan for a brighter financial future.

You can interact with the site by letting others know what you think about articles or by taking part in online polls.

There's also new, easy-to-use navigation and the ability to make an online request for a licensed Financial Services Consultant to call you so you can discuss your plan.

Check it out today. Visit www.mysunlife.ca/choices.

My plan profile

This outlines important information about your savings plan, such as:

- Name of your beneficiary(ies),
- A summary of your contributions to this plan during the statement period, and
- A list of important dates relating to your plan.

My Registered Retirement Savings Plan profile

My beneficiary

	ESTATE BY DEFAULT (100%)

Contributions summary

January through February, 2013	$0.00
March through December, 2013	$200.00
January through February, 2012	$150.00
March through December, 2012	$100.00

My important dates

Birth date	July 14, 1973

My investments

This section shows the names and types of investment funds that make up your savings plan, the number of units you hold, the value of one unit and the total value of the units you hold within this particular fund (on the statement date).

My investments

INVESTMENT NAME	NUMBER OF UNITS	PRICE ON DEC. 31, 2013	VALUE ON DEC. 31, 2013
Cash & equivalents			
SLA 5Yr Guaranteed Fund	-	-	$43.69
SLF Money Market	509.96067	$9.9678	$5,083.19
Fixed income			
TDAM Cdn Bond Index Fund	631.46794	$12.2509	$7,736.05
Canadian equity			
JF Canadian Equity Fund C	729.57132	$11.9037	$8,684.60
MFS Cdn Eq Growth Fund	875.91600	$9.0753	$7,949.20
U.S. equity			
SL MFS U.S. Equity Fund	566.79611	$12.3464	$6,997.89
Balanced			
SLF 2025 Milestone	356.77654	$17.3424	$6,187.36
SLF 2040 Milestone	375.69389	$17.5751	$6,602.86
Total investments			$49,284.84

My current investment mix

These are the types of asset classes and percentages that make up your current investment mix.

My current investment mix

ASSET CLASS	MY CURRENT INVESTMENT MIX
Cash & equivalents	10.40%
Fixed income	31.98%
Canadian equity	34.20%
U.S. equity	19.47%
International equity	3.96%
Total	100%

How do you know if you have the right mix of investments? It's all about choice and understanding what type of investor you are. To get a better picture, fill out Sun Life Financial's online Asset Allocation tool. Sign on to your account at **www.mysunlife/Choices** and use the Asset Allocation Tool. On subsequent statements, you'll be able to compare your current investment mix to your target.

How ongoing contributions are invested

The section shows the percentage of your ongoing contributions that are being invested among various investment options.

How ongoing contributions are invested

INVESTMENT NAME	MY CONTRIBUTIONS
BLK LP Index 2025 Fund	100.00%

My maturing guaranteed investments

If you have guaranteed investments this section shows the investments that will mature before your next statement date. If Sun Life Financial does not received other instructions before the maturity date, your maturing guaranteed investments will automatically be reinvested for the same term at the new interest rate in effect on the maturity date.

My maturing guaranteed investments

MATURITY DATE	CURRENT INTEREST RATE	AMOUNT THAT IS MATURING	REINVESTMENT INSTRUCTIONS
SLA 1Yr Guaranteed Fund			
Feb. 11, 14	0.85000%	$6,440.27	Reinvest to same investment

Performance of investments and fees

This is an overview of the funds you hold within your plan, the rates of return over 1, 3 and 5-years (as applicable) and related fund management fees.

Build your own

INVESTMENT CATEGORY AND INVESTMENT NAME	1 YEAR	3 YEAR	5 YEAR	FUND MANAGEMENT FEE
Cash & equivalents				
SLF Money Market	-0.5%	-0.5%	-0.6%	1.49%
Fixed income				
SLF Short Bond Fund	-0.1%	-	-	1.94%
SLF Universe Bond Fund	-3.6%	-	-	1.97%

Pre-built Portfolio Investments

INVESTMENT NAME	1 YEAR	3 YEAR	5 YEAR	FUND MANAGEMENT FEE
BLK Aggressive Balanced	14.3%	6.0%	8.7%	1.84%
BLK Conservative Balanced	3.8%	4.2%	6.1%	1.81%

Target date funds

INVESTMENT NAME	MATURITY DATE	UNIT VALUE ON DEC. 31, 2013	GUARANTEED MATURITY UNIT VALUE	1 YEAR	3 YEAR	5 YEAR	FUND MANAGEMENT FEE
SLF Granite 2015 Fund	Dec. 31, 14	$10.77	-	5.1%	3.2%	-	2.00%
SLF Granite 2020 Fund	Dec. 31, 19	$11.11	-	7.8%	3.9%	-	2.06%

Additional information

Your statement also includes sections that outline:

- **Administration fees** – various administration fees such as withdrawal fees, transfer fees and short-term trading fees that may apply in certain scenarios. For more details on fees sign in to **mysunlife.ca/Choices** and go to *my financial centre › accounts › account fees*.
- **My financial future** – tips that can help you get the most from your plan.
- **About my plans** – helpful information about your Group Choices plan with Sun Life Financial, such as:
  - Managing your statement print options,
  - Managing your contact preferences for how you would like Sun Life Financial to communicate with you, and
  - Information about signing into **mysunlife.ca/Choices**.
- **Information I should know** – this section contains important information about your Group Choices plan, such as:
  - Why it is important to review your statement carefully,
  - Your responsibilities,
  - Information about various fees that may apply to your savings plans, and
  - A glossary of terms used in your statement.

Know your responsibilities

As a member of a group retirement plan, you're responsible for making investment decisions and for using the tools and information that have been provided to help you make these decisions. You should also decide if seeking investment advice from a qualified individual makes sense for you.

Life's brighter under the sun

TR-00065-E 03-15 Savings Plan Statement Guide

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