



A guide to grow  
your savings with  
**my SunSavings Plan**

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# Grow your savings with my SunSavings Plan

You can be proud of the money you've already saved through your employer plan. You have important goals and want to continue to save for the future. Sorting through the different options can be overwhelming. We're here to help. We'll guide you through your options and help you decide the best way to grow your savings.

## my SunSavings Plan is unique because it:

- 1** **Complements your existing employer plan** to allow you to continue to grow your savings through one or more of the following:
  - Registered Retirement Savings Plan (RRSP),
  - Tax-Free Savings Account (TFSA), or
  - Non-Registered Savings Account (NREG).
- 2** **Lets you choose 1 of 2 investment approaches** you're most comfortable with.
  - The **Help Me Do It** approach will pick your investments based on a risk profile we help you create.
  - The **Let Me Do It** approach lets you pick the funds and provides tools to help you make the right decisions.
- 3** **Offers exclusive access** to you and your immediate family members.

## Here are some reasons to join my SunSavings Plan:

-  **One-on-one personalized guidance** from our team of licensed financial services consultants.<sup>1</sup>
-  **Competitive fees** to keep your money invested and working for you.
-  **Convenient, online access** to all of your accounts through [mysunlife.ca](https://mysunlife.ca) and the **my Sun Life mobile app**.<sup>2</sup>
-  **Diverse investment funds** from leading institutional investment managers at your fingertips.



# Getting started is easy

## Think about your goals

We all have dreams, but how do we make them come true? Will you ever get the dream house you've imagined since you were a child? Can you afford that vacation to Australia you keep pushing further into the future?

With regular saving and a solid plan, you'll set a clear roadmap to your goals. **my SunSavings Plan** can help you get on the right track.

## Choose the right solution

Once you've set your goals, you're ready to start saving. There are several **my SunSavings Plan** accounts to choose from. And you can choose more than one account.

- **Registered Retirement Savings Plan (RRSP)** – A savings account that allows you to grow your money, tax-free, for as long as it remains inside. Once you take your money out, tax will be withheld.
- **Tax-Free Savings Account (TFSA)** – A savings account that allows you to grow your money, tax-free, for as long as it remains inside.
- **Non-registered Savings Plan (NREG)** – A savings account that allows you to grow your money for as long as it remains inside. You'll have to pay tax on any investment income and capital gains<sup>3</sup> each year.

## Did you know?

The **Home Buyers' Plan** is a program that allows you to withdraw money from your RRSPs to buy or build a qualifying home. It can be for yourself or a related person with a disability. You can withdraw up to \$35,000 in a calendar year. Visit the Canada Revenue Agency website at [canada.ca](https://www.canada.ca) to learn more.



# Key differences between RRSPs, TFSAs and NREG accounts

	RRSP	TFSA	NREG
<b>Getting a tax break</b>	<ul style="list-style-type: none"> <li>• Money put into your RRSP lowers your taxable income.</li> </ul>	<ul style="list-style-type: none"> <li>• Money put in your TFSA has already been taxed.</li> <li>• Contributions to your TFSA won't affect your tax return.</li> </ul>	<ul style="list-style-type: none"> <li>• Money put in your NREG has already been taxed.</li> <li>• Contributions to your NREG won't affect your tax return.</li> </ul>
<b>Things you may use it for</b>	<ul style="list-style-type: none"> <li>• Saving for retirement.</li> <li>• Buying your first home.</li> <li>• Going back to school.</li> </ul>	<ul style="list-style-type: none"> <li>• Short-term savings for things like a vacation, membership fees or unexpected expenses.</li> <li>• Long-term savings for things like a home, new car or retirement.</li> </ul>	<ul style="list-style-type: none"> <li>• Short-term savings for things like a vacation, membership fees or unexpected expenses.</li> <li>• Long-term savings for things like a home, new car or retirement.</li> </ul>
<b>Amount you can put in</b>	<ul style="list-style-type: none"> <li>• Up to 18% of your earned income from the last year up to a maximum of \$27,230 for 2020.<sup>4</sup></li> <li>• You can also add in any unused contribution room from previous years.</li> <li>• Any company sponsored pension plan contributions will lower how much you can put in.</li> </ul>	<ul style="list-style-type: none"> <li>• If you are 18 years of age or older, you can put in up to \$6,000 in 2020.<sup>4</sup></li> <li>• If you haven't contributed before, you may be able to put up to \$69,500.</li> </ul>	<ul style="list-style-type: none"> <li>• There aren't any limits to the amount you can put in this account.</li> <li>• You may want to contribute fully to your TFSA or RRSP first.</li> </ul>
<b>Taking money out</b>	<ul style="list-style-type: none"> <li>• You can access your savings at any time, but you're taxed when you take it out.</li> <li>• You may need to pay tax upfront and again when you file your tax return.</li> <li>• You may be able to make withdrawals to buy a home or pay for education without triggering immediate tax.</li> </ul>	<ul style="list-style-type: none"> <li>• You can access your savings at any time.</li> <li>• You don't have to pay taxes when you take money out.</li> <li>• Depending on the types of investments in your TFSA, you can withdraw money at any time for any purpose.</li> <li>• Any money taken out is added back to your contribution room in the following year.</li> </ul>	<ul style="list-style-type: none"> <li>• You can access your savings at any time.</li> <li>• There is no tax withheld on withdrawals. You'll have to pay tax on any investment income earned and capital gains incurred during the year. You'll need to report this on your tax return.</li> </ul>

# Select your investment approach

Whether you're comfortable managing your financial plan or want help, we can guide you with 3 simple steps:

## 1 Find out how comfortable you are with risk

It's important to know what kind of investor you are. Do you plan on saving for 30 years and can afford to take some risk? Are you 5 years from retirement and want something safer? Our asset allocation tool can help find your investment personality by answering a few questions. It will look at:

- What life stage you're in
- When you want to use your money
- How much risk you're comfortable with

To use the tool, just visit [mysunlife.ca](https://mysunlife.ca) › [my plan](#) › [resource centre](#) › [my money tools](#) › [asset allocation](#). It takes 10 minutes and you can save your answers for future use. The results will help you decide an investment mix that reflects your savings goals.

## 2 Decide how hands-on you want to be

We'll help you in different ways depending on which approach you prefer:

- **Help Me Do It** – With the Help Me Do It approach, we point you toward an easy investment and you make one decision.
- **Let Me Do It** – The Let Me Do It approach lets you handle the investing using our tools.

The table below can help guide your decision on which approach is best for you.

Which investment approach is right for you?	Help Me Do It	Let Me Do It
I don't like too many decisions.	✓	
I feel better about a maintenance-free approach.	✓	
I don't want to manage the investments in my account or I don't feel I know enough to do it.	✓	
I want an investment style that sticks with my risk tolerance long-term.	✓	
I am comfortable choosing my own funds.		✓
I will take the time to read the fund sheets online and understand the risks involved.		✓
I want to self-manage my investments regularly.		✓
I have time to manage my investments regularly.		✓

We hope your responses to these statements help you feel confident when choosing the investment approach that is right for you.

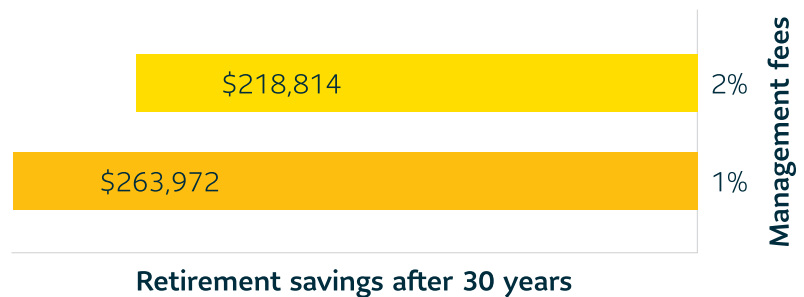
### 3 Choose your investments

You can pick from a variety of funds within each investment approach. Detailed information about each fund and interactive tools are available on [mysunlife.ca](https://mysunlife.ca). We work with Morningstar®, a leader of investment news and analysis. This helps make sure you have what you need to make informed decisions.

Help Me Do It	Let Me Do It
<ul style="list-style-type: none"> <li>• <b>Target-date funds</b> – Built to follow a timeline that can reflect life events such as a new home or retirement. Investments adjust to become safer as you get closer to your target date.</li> <li>• <b>Target-risk funds</b> – Invest in a range of different assets (stocks, bonds and cash) as part of a series. Each fund in the series represents a different risk level, typically ranging from Conservative to Aggressive.</li> <li>• <b>Multi-risk target-date funds</b> – Makes investments based on when you need your money and the amount of risk you're comfortable with. They're diversified and flexible. Investments automatically adjust to become safer as it gets closer to your target date.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Guaranteed funds</b></li> <li>• <b>Bond/fixed income funds</b></li> <li>• <b>Balanced funds</b></li> <li>• <b>Canadian equity funds</b></li> <li>• <b>Foreign equity funds</b></li> </ul>

## Why fees are important

All professionally managed investment funds have fees. The fees you pay can affect how much money you'll have for the future. That's why it's important to save on fees. The lower the fees, the more money you'll have invested and working for you.



Saving 1% a year in fees over 30 years could mean over **\$45,000** more for retirement!

**Assumptions:** You save \$4,000 on January 1 each year, for 30 years, earn a 5.75% gross rate of return and pay your fees at year-end.

# Frequently asked questions about my SunSavings Plan

We know that joining **my SunSavings Plan** offers many options. Here are some questions we get about the Plan, and the answers. We hope this will help you make an informed decision.

Questions	RRSP	TFSA	NREG
<b>What type of plan is my SunSavings Plan?</b>	<p><b>my SunSavings Plan</b> is a workplace plan with Sun Life Financial Trust as the plan sponsor. We offer this to those who are already part of a Sun Life employer sponsored plan and their immediate family members. Immediate family includes spouse, mother, father, children, siblings, and grandparents. We reserve the right to make changes to the plan at any time. Before we make any changes, we'll give you 90 days notice.</p> <p>There are 3 <b>my SunSavings</b> accounts to choose from.</p> <ol style="list-style-type: none"> <li><b>1. Registered Retirement Savings Plan (RRSP)</b></li> <li><b>2. Tax-Free Savings Account (TFSA)</b></li> <li><b>3. Non-registered Savings Plan (NREG)</b></li> </ol>		
<b>What is the purpose of the plan?</b>	<p>To help you reach your savings goals for long-term financial security in retirement on a tax deferred basis.</p>	<p>To offer a convenient method of saving for retirement or other financial goals. It offers tax-free investment growth and tax-free withdrawals.</p> <p>It could be a good option if you've already maxed out your RRSP.</p>	<p>To offer an easy method of saving for retirement or to reach other financial goals.</p> <p>It could be a good option if you've already maxed out your RRSP.</p>
<b>Can I add money to any account in the plan?</b>	<p>Yes, you can add money to any account in the plan. You must be 18 years old to open a TFSA.</p>		
<b>How can I add money?</b>	<p>You can add money in 2 ways:</p> <ol style="list-style-type: none"> <li><b>1. The Automatic Cheque Plan (ACP)</b> – regular monthly contributions (minimum \$50) from your chequing account.</li> <li><b>2. Through a one-time contribution</b> – You can add money online at <a href="https://mysunlife.ca">mysunlife.ca</a>, or send us a cheque payable to Sun Life Assurance Company of Canada.</li> </ol> <p><b>Note:</b> It's important to note your account balance must reach \$1,000 within 12 months of opening it. We may close the plan if it doesn't reach that amount.</p>		

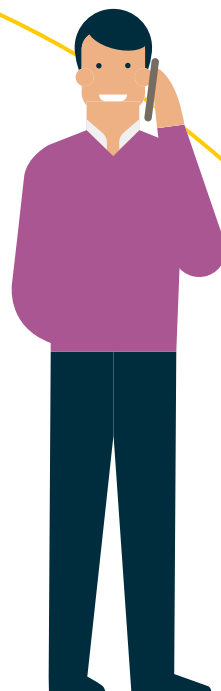
Questions	RRSP	TFSA	NREG
<b>Are there maximum contributions?</b>	<p>RRSPs have a yearly limit based on your income. Remember, money placed into personal or spousal RRSPs will count toward your yearly limit.</p> <p>Check your Notice of Assessment or contact the CRA to confirm your contribution limit.</p>	<p>TFSA's have a yearly limit. If you don't reach the maximum amount, the leftover contribution room is carried over to the next year.</p> <p>Money placed into other TFSA's will count toward your limit.</p> <p>You can't use contributions to your TFSA to lower the tax you pay.</p>	<p>There is no maximum.</p>
<b>Will my SunSavings Plan accept money from other plans outside Sun Life?</b>	<p>Yes. If you need help you can speak to the team at Sun Life toll free at <b>1-866-769-7423</b> from 8 a.m. to 8 p.m. ET, Monday to Friday. They can help with filling out any transfer form(s).</p>		
<b>Can I make withdrawals?</b>	<p>Yes, you can make withdrawals allowed under the RRSP rules. Withdrawals are taxable and therefore taxes will be withheld when you take out money from RRSPs.</p>	<p>Yes, you can make withdrawals at any time. When you take money out of a TFSA, you get the equal amount in contribution room for the next year.</p> <p>You don't pay tax on TFSA withdrawals.</p>	<p>Yes, you can make withdrawals at almost any time.</p> <p>There is no tax withheld on withdrawals, but you'll have to pay tax on any investment income earned and capital gains incurred during the year.</p> <p>You report these in your tax return.</p>
	<p>You can make up to four withdrawals from your plan each year at no cost. We'll charge a \$25 processing fee for each additional withdrawal.</p> <p>If you move part of your funds to another institution, a \$25 fee will apply.</p> <p>We'll charge a \$125 fee if you close your <b>my SunSavings Plan</b> account or move to another financial institution.</p>		

Questions	RRSP	TFSA	NREG
<p><b>What happens if I close my SunSavings Plan account?</b></p>	<p>If you close your account you can:</p> <ul style="list-style-type: none"> <li>• move to another RRSP,</li> <li>• move to a pension plan if that plan allows,</li> <li>• buy a life annuity<sup>5</sup> or fixed-term annuity, or</li> <li>• get a one-time cash payment (minus tax) if that plan allows.</li> </ul>	<p>If you close your account you can:</p> <ul style="list-style-type: none"> <li>• move to another TFSA,</li> <li>• buy a life annuity or fixed-term annuity, or</li> <li>• get a one-time cash payment.</li> </ul>	<p>If you close your account you can:</p> <ul style="list-style-type: none"> <li>• buy a life annuity or fixed-term annuity, or</li> <li>• get a one-time cash payment.</li> </ul> <p>When you move or withdraw your money from this account, it may trigger a capital gain or loss, which will be reported to you on a tax slip. You'll have to record this on your income tax return in the year it happens. There is no tax withheld on withdrawals or transfers.</p>

## Did you know?

At any time you can:

- Add another product to your plan
- Move money into your plan
- Help an immediate family member join **mySunSavings Plan**



Questions	RRSP	TFSA	NREG
<p><b>What happens at the account maturity date?</b></p>	<p>At the account maturity date you can:</p> <ul style="list-style-type: none"> <li>• move to a Registered Retirement Income Fund (RRIF),</li> <li>• buy a life annuity or fixed-term annuity, or</li> <li>• one-time cash payment (minus tax) if that plan allows.</li> </ul> <p>You must decide no later than December 31 of the year you turn 71. If you don't make a choice, we may begin making annuity payments for you.</p>	<p>At the account maturity date you can:</p> <ul style="list-style-type: none"> <li>• move to another TFSA,</li> <li>• convert your TFSA to a life annuity or fixed-term annuity, or</li> <li>• one-time cash payment (minus tax).</li> </ul> <p>You must decide no later than December 31 of the year you turn 85. If you don't make a choice, we may begin making annuity payments for you.</p>	<p>At the account maturity date you can:</p> <ul style="list-style-type: none"> <li>• convert your NREG plan to a life annuity or fixed-term annuity, or</li> <li>• one-time cash payment (minus tax).</li> </ul> <p>You must decide no later than December 31 of the year you turn 85. If you don't make a choice, we may begin making annuity payments for you.</p> <p>When you move or withdraw your savings from this account, it may trigger a capital gain or loss, which will be reported to you on a tax slip. You'll have to record this on your income tax return. There is no tax withheld on withdrawals or transfers.</p>
<p><b>What benefits do you pay if I die?</b></p>	<p>We'll pay your total account balances to the person you name as your beneficiary<sup>6</sup> (or your estate if you didn't name a beneficiary) in a one-time cash payment.</p> <p>If your spouse or common-law partner is your beneficiary, their options are to:</p> <ul style="list-style-type: none"> <li>• move to their own RRSP or RRIF,</li> <li>• move to a <b>my SunSavings Plan</b> RRSP,</li> <li>• buy a life annuity, or</li> <li>• get a one-time cash payment (minus tax).</li> </ul>	<p>If your spouse or common-law partner is your beneficiary, they may move to their own:</p> <ul style="list-style-type: none"> <li>• TFSA or</li> <li>• <b>my SunSavings Plan</b> TFSA</li> </ul>	<p>N/A</p>

Questions	RRSP	TFSA	NREG
<p><b>How do I take care of my investments?</b></p>	<p>You have total control over your investment decisions. If you have any questions, we're here to help. If you need more information about any of the funds offered, visit <a href="https://mysunlife.ca">mysunlife.ca</a> after you've joined. You can also call one of our licensed Financial Services Consultants at <b>1-866-769-7423</b> from 8:00 a.m. to 8:00 p.m. ET, Monday to Friday. Our financial services consultants are licensed, salaried, Sun Life employees.</p> <p>Past performance is no guarantee of future results. The value and income derived from investments may go down as well as up.</p> <p>We may change the fund selection available within <b>my SunSavings Plan</b> from time to time. After joining, if you don't make an investment choice, we'll invest your savings the following way:</p> <ul style="list-style-type: none"> <li>• <b>RRSP</b> – Sun Life Financial Granite Conservative Fund, with the date nearest to your retirement date (prior to your 65th birthday).</li> <li>• <b>NREG/TFSA</b> – Sun Life Financial Money Market Segregated Fund.</li> </ul> <p>Sun Life Financial Trust will review this default fund regularly and decide if it needs to be changed.</p> <p><b>NOTE:</b> You can rebalance the funds in your account at the end of the year based on the instructions you give us. You can look at your investment instructions by signing into <a href="https://mysunlife.ca">mysunlife.ca</a>. To trigger this feature please contact us.</p>		
<p><b>What are my responsibilities?</b></p>	<p>Your responsibilities are to:</p> <ul style="list-style-type: none"> <li>• Understand how the plan works.</li> <li>• Decide your comfort level with risk.</li> <li>• Take advantage of the information and tools available to help you make investment decisions.</li> <li>• Decide whether you want investment advice and choose whom to go to for this advice.</li> <li>• Make investment decisions.</li> <li>• Check how your investments are performing and update your investment strategy if your lifestyle changes.</li> <li>• Know your RRSP and TFSA contribution limits, and make sure you don't over-contribute.</li> <li>• Decide how much you will invest.</li> </ul>		
<p><b>How do I get my account information?</b></p>	<p>Once you've joined, you'll get a welcome package that includes your account number. You can get your account information by:</p> <ul style="list-style-type: none"> <li>• calling the team at Sun Life between 8:00 a.m. to 8:00 p.m. ET, Monday to Friday</li> <li>• going online at <a href="https://mysunlife.ca">mysunlife.ca</a>. You can use your Sign-in ID and password (available by registering online or through us).</li> </ul> <p>We mail annual statements. Statements are also online at <a href="https://mysunlife.ca">mysunlife.ca</a>.</p>		

Questions	RRSP	TFSA	NREG
<p><b>What account fees and penalties apply?</b></p>	<p>If on December 31 of any calendar year:</p> <ul style="list-style-type: none"> <li>Your account balance is less than \$10,000, you pay a \$50 annual service fee. This is pro-rated across all funds.</li> <li>Your account balance is over \$10,000, there is no service fee.</li> </ul> <p><b>Short-term trading fee</b> – You'll be charged a 2% fee if you transfer money into a fund, then transfer money out of the same fund within 30 calendar days. The fee won't apply to guaranteed funds transactions.</p> <p><b>Early withdrawal from guaranteed funds</b> – If you transfer or withdraw from a guaranteed fund before the end of the guaranteed term, the market value will be adjusted to reflect changes in the interest rate and shorter period of investment (except on death or disability).</p> <p>If you move funds out of <b>my SunSavings Plan</b> to another financial institution, you'll receive the lesser between the current value (this contains the interest you've earned so far) and the adjusted market value. The adjustment reflects the change in interest rate from when you deposited the funds and the loss/gain in value of an investment from moving out before the maturity date.</p> <p>We show investment management, administration and account service costs in your account value.</p> <p>Withdrawal and fund management fees, both explained earlier, are also account fees. You can learn more about these fees and charges on your account statement. Visit the section "performance of investments and fees" and "administration fees".</p> <p>You can get your account statement:</p> <ul style="list-style-type: none"> <li>online at <a href="https://mysunlife.ca">mysunlife.ca</a>, or</li> <li>by calling us at <b>1-866-769-7423</b>.</li> </ul>		
<p><b>Do I need to keep a minimum account balance?</b></p>	<p>Yes, we can cancel your account at any time if the balance doesn't reach \$1,000 within 12 months of opening. The minimum account balance can change at any time.</p>		

Questions	RRSP	TFSA	NREG
<p><b>What is Sun Life's annuity promise?</b></p>	<p>If you request, Sun Life Assurance Company of Canada promises to give you an annuity payable for your lifetime.</p> <p>We'll use the segregated fund and guaranteed fund account balances, which you are entitled to under the terms of the plan.</p> <p>Your annuity payments will depend on:</p> <ul style="list-style-type: none"> <li>• your account balance,</li> <li>• your age on the date your annuity payments are scheduled to begin,</li> <li>• the type of annuity you choose; and</li> <li>• annuity purchase rates in effect.</li> </ul> <p>We calculate payments using the greater of:</p> <ul style="list-style-type: none"> <li>• the current payout annuity rate effective at the time of calculation, and</li> <li>• a rate specified in the Group Annuity Policy.</li> </ul> <p>Speak to a financial services consultant to find out when an annuity payment will be made.</p>		
<p><b>Official documents</b></p>	<p>If there are any differences between this plan summary and your Group Annuity Policy or other workplace contract, the Group Annuity Policy or other applicable workplace contracts will override this plan summary.</p>		
<p><b>What are the limitation periods for legal action?</b></p>	<p>If you live in Ontario and were first provided a Sun Life plan summary or booklet on or after July 1, 2016: Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred, unless started within the time set out in the Limitations Act, 2002.</p> <p>For all other members: Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred, unless started within the time set out in the Insurance Act or such other applicable legislation of the province or territory where you live.</p>		
<p><b>What are my rights to copies of documents?</b></p>	<p>In accordance with applicable legislation, if you live in Alberta, British Columbia, Manitoba or Ontario, upon your request Sun Life Financial will provide directly to you a copy of your enrolment form (or other information that was needed by us so you can join the plan) and the Group Annuity Policy issued by Sun Life Assurance Company of Canada. If you live elsewhere in Canada, contact us regarding your entitlement to examine certain documents pertaining to your plan.</p>		

## Did you know?

The **Lifelong Learning Plan** allows you to withdraw certain amounts from your RRSPs to finance full-time training or education. This can be for you, your spouse or common-law partner. Visit the Canada Revenue Agency website at [canada.ca](https://www.canada.ca) to learn more.



**Ready to join?** For personalized support and complete product information, call us and speak with a licensed financial services consultant.

**Call 1-866-769-7423 from 8 a.m. to 8 p.m. ET, Monday to Friday.**



Life's brighter under the sun

<sup>1</sup> Registered as financial security advisors in Quebec.

<sup>2</sup> Family members will have their own sign-in ID and password.

<sup>3</sup> A capital gain can occur when you sell an investment for more than its average cost. A capital loss is the opposite. You can use capital losses to lower capital gains realized from other sources during the year, capital gains reported in the past three years or lower future gains. Depending on the investment, there may be other ways capital gains and losses can be triggered. Visit [canada.ca](http://canada.ca) or consult your tax professional for more details on capital gains and losses and how they affect your taxes.

<sup>4</sup> You can find out how much you can put into your RRSP or TFSA. View your Canada Revenue Agency (CRA) online account for details.

<sup>5</sup> A policy that pays out money regularly for the rest of the life of the person covered.

<sup>6</sup> A person who receives the money from an insurance policy or investment account.

**Respecting your privacy** – Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit [sunlife.ca/privacy](http://sunlife.ca/privacy).

**Disclaimer** – This material is intended as a general guideline for investment purposes, and is current as of the date indicated below. 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 that 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.

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