How to read your
Group Choices statements

Sun Life CHOICES

This guide will help you understand how to read your Group Choices **Savings Plan** and/or **Retirement Income Plan** statements so you'll know:

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

You can view your statements by signing in to **mysunlife.ca › my financial centre › Quick Links › Statements**.

Please note *that the order in which you see the items outlined below may vary. It will depend on the number of Savings Plans and/or Retirement Income Plans you have within Group Choices. Your statement may not include all the sections below. Examples are for illustrative purposes only.*

We're here to help. Please call 1-866-733-8613 Monday to Friday, 8 a.m. to 8 p.m. ET.

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 **Savings Plan** and/or **Retirement Income Plan**;
- your transfers, contributions and withdrawals;
- your investment gains/losses; and
- total closing balance for all your savings and/or retirement income plans.

Savings Plan

How the value of my plans changed this period

Value of my plans on January 1, 2020	$182,652.09
Interest	$99.76
My investment gains and losses	$11,910.66
Value of my plans on December 31, 2020	**$194,662.51**

Retirement Income Plan

How my Registered Retirement Income Fund's value changed this period

Value of my plan on January 1, 2020	$83,020.92
Withdrawals from my plan	-$3,951.80
Interest	$736.23
My investment gains and losses	$409.27
Value of my plan on December 31, 2020	**$80,214.62**

Personal rates of return

This is an overview of how your plans performed over time. For information on how the personal rates of return is calculated, please login to **mysunlife.ca** and go to **my financial centre › Quick links › Personal rates of return**.

Savings Plan

Personal rates of return for my plans

3 MONTH	YEAR-TO-DATE	1 YEAR	3 YEAR	5 YEAR	SINCE DEC 1, 2005
5.6%	6.6%	6.6%	6.0%	6.5%	5.1%

Retirement Income Plan

Personal rates of return for my Registered Retirement Income Fund

3 MONTH	YEAR-TO-DATE	1 YEAR	3 YEAR	5 YEAR	SINCE NOV 1, 2013
2.0%	1.5%	1.5%	3.8%	4.3%	5.0%

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Sun Life

My plan profile

This outlines important information about your plan, such as:

- The name of your beneficiary(ies).
- A list of important dates relating to your plan.
- A summary of your contributions to this plan during the statement period *(Savings Plan only)*.
- A summary of payments paid to you during the statement period *(Retirement Income Plan only)*.
- Amounts withheld from your payment *(Retirement Income Plan only)*.

Savings Plan

My Registered Retirement Savings Plan profile

My beneficiary

	ESTATE BY DEFAULT (100%)

Contributions summary

January through February, 2020	$0.00
March through December, 2020	$0.00
January through February, 2019	$0.00
March through December, 2019	$0.00

My important dates

Birth date	November 25, 1981

Retirement Income Plan

My Registered Retirement Income Fund profile

Applicable legislation	British Columbia

My beneficiaries

	SON (100%)
	(CONTINGENT), SISTER (100%)
My spouse	Not on record
Payments are made to you	Monthly
Minimum payment for 2021	$9,162.89
Paid to you year to date	$8,933.55
Federal tax you paid	$1,608.00

My important dates

Birth date	November 28, 1958

My investments

This section shows:

- The names and types of investment funds that make up your Savings Plan and/or Retirement Income Plan.
- The number of units you hold.
- The value of one unit.
- The total value of the units you hold within this particular fund (on the statement date).

Savings Plan

My investments

INVESTMENT NAME	NUMBER OF UNITS	PRICE ON DEC 31, 2020	VALUE ON DEC 31, 2020
Cash & equivalents			
Sun Life GDIA	-	-	$14,546.34
Total investments			$14,546.34

Retirement Income Plan

My investments

INVESTMENT NAME	NUMBER OF UNITS	PRICE ON DEC 31, 2020	VALUE ON DEC 31, 2020
Balanced			
SL Granite Moderate	9,390.53279	$18.0696	$169,683.17
Total investments			$169,683.17

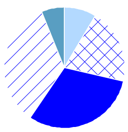
My current investment mix

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

Savings Plan

My current investment mix

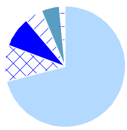
ASSET CLASS	MY CURRENT INVESTMENT MIX
Cash & equivalents	8.57%
Fixed income	20.02%
Canadian equity	30.93%
U.S. equity	34.33%
International equity	6.15%
Total	100%



Retirement Income Plan

My current investment mix

ASSET CLASS	MY CURRENT INVESTMENT MIX
Cash & equivalents	71.06%
Fixed income	9.67%
Canadian equity	8.12%
U.S. equity	4.82%
International equity	4.81%
Other	1.52%
Total	100%



My maturing guaranteed investments

Before the day that the fund matures you need to tell us what you'd like to do with the money. If we don't get instructions from you the maturing guaranteed investments will automatically be reinvested. It will be for the same term at the new interest rate in effect on the maturity date.

Savings Plan

My maturing guaranteed investments by investment

Between now and your next reporting period, the following guaranteed investments will mature. If we have not received other instructions before the maturity date, these maturing investments will automatically reinvest for the same term at the new interest rate in effect on the maturity date. You will see this reflected on your next statement or online at www.mysunlife.ca.

MATURITY DATE	CURRENT INTEREST RATE	AMOUNT THAT IS MATURING	REINVESTMENT INSTRUCTIONS
SLA 3Yr Guaranteed Fund			
Jan 21, 21	0.84000%	$28.87	Reinvest to same investment

Retirement Income Plan

My maturing guaranteed investments by investment

Between now and your next reporting period, the following guaranteed investments will mature. If we have not received other instructions before the maturity date, these maturing investments will automatically reinvest for the same term at the new interest rate in effect on the maturity date. You will see this reflected on your next statement or online at www.mysunlife.ca.

MATURITY DATE	CURRENT INTEREST RATE	AMOUNT THAT IS MATURING	REINVESTMENT INSTRUCTIONS
SLA 1Yr Guaranteed Fund			
Feb 28, 21	1.35000%	$42,485.71	20.00% to SL Granite Balanced 10.00% to SL Granite Moderate 20.00% to SL Granite Growth 10.00% to SL Granite Conservative 20.00% to SL Granite Aggressive 20.00% to TDAM Low Vol Cdn Equity

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. For details on fund management fees, sign in to **mysunlife.ca** and click **my financial centre › Accounts › Account fees**.

Savings Plan

Let me do it

INVESTMENT CATEGORY AND INVESTMENT NAME	1 YEAR	3 YEAR	5 YEAR	YOUR FUND MANAGEMENT FEE
Fixed income				
Sun Life BLK Cdn Bd Index	6.7%	4.4%	3.1%	0.69%
Canadian equity				
Sun Life BLK Cdn Eq Index	4.1%	4.5%	8.1%	1.03%
U.S. equity				
BLK US Equity Index	14.7%	13.3%	11.8%	0.99%
Foreign/global equity				
Invesco Global Co Fund C	3.0%	6.2%	7.1%	1.74%
Balanced				
B.G. Balanced Fund	5.6%	4.5%	6.3%	1.44%
Invesco Income Growth C	4.3%	3.4%	5.7%	1.74%

Retirement Income Plan

Let me do it

INVESTMENT CATEGORY AND INVESTMENT NAME	1 YEAR	3 YEAR	5 YEAR	YOUR FUND MANAGEMENT FEE
Canadian equity				
TDAM Low Vol Cdn Equity	-2.9%	3.1%	6.2%	0.90%

Pre-built Portfolio Investments

INVESTMENT NAME	1 YEAR	3 YEAR	5 YEAR	YOUR FUND MANAGEMENT FEE
SL Granite Aggressive	8.2%	7.0%	7.2%	1.00%
SL Granite Balanced	7.5%	6.0%	6.1%	1.00%
SL Granite Conservative	5.4%	4.1%	4.0%	0.99%
SL Granite Growth	7.8%	6.5%	6.6%	1.00%
SL Granite Moderate	6.4%	5.1%	5.3%	1.00%

For Savings Plan statements only

How ongoing contributions are invested

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

Savings Plan

How ongoing contributions are invested

INVESTMENT NAME	MY CONTRIBUTIONS
BLK LP Index 2025 Fund	100.00%

Additional information

Your statement also includes sections that outline:

- **Administration fees:** various administration fees such as withdrawal, transfer and short-term trading fees that may apply in certain scenarios. For more details on fees sign in to **mysunlife.ca** and go to **my financial centre › Accounts › Account fees**.
- **My financial future:** tips that can help you get the most from your plan *(Savings Plan only)*.
- **About my plans:** helpful information about your Group Choices plans with Sun Life such as:
  - managing your statement print options;
  - managing contact preferences for how you would like Sun Life to communicate with you;
  - Sun Life privacy policy; and
  - information about signing into **mysunlife.ca**.
- **Information I should know:** 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;
  - a glossary of terms used in your statement;
  - beneficiary information;
  - timelines for transactions *(Retirement Income Plan only)*; and
  - Legislative requirement for payments and transfers *(Retirement Income Plan only)*.

Know your responsibilities

As a Group Choices savings and/or retirement income plan Client, you're responsible for making investment decisions. This includes 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.

We're here to help. Please call 1-866-733-8613 Monday to Friday, 8 a.m. to 8 p.m. ET.

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Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life group of companies.