

2026 GRS Campaigns



2026 GRS Campaign Roadmap

- Core campaigns and key messages
- Targeted plan member campaigns
- Ad hoc campaigns
- Always on campaigns

January	February	March	April	May	June	July	August	September	October	November	December
RRSP			Spring Savings Campaign (FHSA/TFSA/RRSP)		Summer Reading Campaign (Maximize match, insurance considerations)		Back to School Campaign (PACs, Contribute, Retirement considerations)		Financial Literacy (Value add for members with relevant financial topics)		RRSP Gear up
			Enrol / Contribute / Transfer-In / Lower Taxes		Choosing the right product / Savings to your age and life stage / Maximizing your Tax Return		Compound Interest / Maximize your match / Demystifying Insurance / householding your finances		Set once and done – Saving approach / Winning at catching-up / Decumulation		Budgeting know how / Building a retirement income / Non-registered products
		Age 71			Age 71			Age 71		Pre-Age 71	
Fund changes / maturity / closures, Legislative updates, Bonus allocations, Financial literacy and education, Plan design updates, sponsor specific messaging (Email, Web, Mobile, CCC & CSC Channels)											
			E-Beneficiary								
			One Plan								
Onboarding & Adoption – Welcome to your plan, Register and download mobile, Paperless, Add contact info, Enroll in your plan, Digital self-serve (ex: withdrawals and digital RIF/LIF dashboard)											
Plan Related Servicing – Beneficiary, Asset allocation and tool refresh, Withdrawal notification, Statement notification, Contribution limit reminders (TFSA, RRSP), Email address change, Invalid mailing address, Digital tax slip available, Statement available, Capital gains education reminder											
Plan Related Deepening – Product enrolment (RRSP, TFSA, EPSP, NREG), Asset consolidation, One Plan, Contributions (One time and payroll) (RRSP, TFSA), Financial wellness, Wealth building, Retirement planner tool reminder, Choices Flex and FHSA											
Other Opportunities – Advisor leads, Lumino Resources and Offers, Sun Life Go, Express CI											
Rollover & Retention – Leaving your plan Wealth. Seamless rollover, Decumulation, Choices Savings Welcome, Choices Income Welcome											

Campaign information

Ad hoc Campaigns

Fund changes / maturity / closures, Legislative updates, bonus allocations, financial literacy and education, Plan design updates, sponsor specific messaging (Email, Web, Mobile, CCC & CSC Channels).

Always on

Onboarding & Adoption

Welcome to your plan, Register and download mobile, Paperless, add contact info, Enroll in your plan, Digital self-serve (ex: withdrawals and digital RIF/LIF dashboard).

Plan Related Servicing

Beneficiary, Asset allocation and tool refresh, Withdrawal notification, Statement notification, Contribution limit reminders (TFSA, RRSP), Email address change, Invalid mailing address, Digital tax slip available, Statement available.

Plan Related Deepening

Product enrolment (RRSP, TFSA, EPSP, NREG), Asset consolidation, One Plan, Contributions (One time and payroll) (RRSP, TFSA), Financial wellness, Wealth building, Retirement planner tool reminder, Choices Flex and FHSA.

Rollover & Retention

Leaving your plan (Wealth). Seamless rollover, Decumulation (Registered Retirement Income Funds, Life Income Funds (RRIF, LIF), Choices Savings Welcome, Choices Income Welcome.

Other Opportunities

Advisor leads, Lumino Resources and Offers, Sun Life GO, Express CI.



Core campaign overview

RRSP

JANUARY 2025 – FEBRUARY 2026

Designed to help build momentum early in the year by making RRSP contributions feel simple and achievable. This campaign reinforces the value of tax advantages and long-term growth, while encouraging plan members to contribute through their workplace savings plan and access support if they have questions.

Spring Savings Campaign (FHSA / TFSA / RRSP)

APRIL – MAY 2026

A seasonal campaign focused on helping plan members make smart savings decisions during tax time. Plan members receive guidance on choosing the right account (FHSA, TFSA, or RRSP) based on their goals—supporting stronger confidence, better saving behaviours, and increased contributions.

Summer Reading Campaign

JUNE – JULY 2026

A value-first education campaign designed to strengthen financial knowledge mid-year. Topics include getting the most from employer matching and understanding key insurance considerations, helping plan members make more informed decisions and feel more confident in their plan.

Back-to-School Savings Tips

AUGUST – SEPTEMBER 2026

Timed around a high-spend season for many households, this campaign helps plan members stay on track with savings. It promotes regular contributions (including automated savings options where available) and offers simple guidance to help members balance short-term expenses with long-term retirement progress.

Financial Literacy Webinars

ONGOING

These ongoing webinars are designed to boost financial literacy and help achieve financial wellness. On demand recordings are available on the registration page for members that cannot attend a live presentation. These are promoted throughout the year.

Financial Literacy Education Campaign

OCTOBER – NOVEMBER 2026

A targeted campaign designed to improve confidence and engagement with retirement planning. Content is practical and relatable, supporting better financial habits, stronger understanding of retirement concepts, and increased likelihood plan members take meaningful next steps with their workplace savings plan.

RRSP Gear-Up

DECEMBER 2026

A proactive early season push to help plan members prepare for RRSP contribution season. This campaign prompts plan members to plan, consider contribution strategies early, and take simple actions that reduce stress and improve financial outcomes before the traditional RRSP rush.

FHSA Deadline

DECEMBER 2026

A deadline-based reminder campaign for plan members who may benefit from First Home Savings Account contributions. New account holders who start before December 31 gain access to their full annual contribution room right away. It helps plan members understand this opportunity and encourages action for those saving towards a first home, framed in a simple, supportive way that reduces complexity.

Glossary of key terms & products



Account & Plan Types

RRSP | Registered Retirement Savings Plan

A tax-advantaged retirement savings account where contributions are tax-deductible, and growth is tax-deferred until withdrawal.

TFSA | Tax-Free Savings Account

A flexible savings account where contributions are made with after-tax dollars, but growth and withdrawals are tax-free.

FHSA | First Home Savings Account

A registered savings account that combines features of RRSPs and TFSAs, designed specifically for first-time home buyers.

EPSP | Employee Profit Sharing Plan

A plan where employers share company profits with employees through contributions to their accounts.

Non-Registered Savings Account

Investment accounts where contributions are made with after-tax dollars with no contribution limits or withdrawal restrictions.

RRIF | Registered Retirement Income Fund

A retirement income account that converts RRSP savings into regular income payments, required by age 71.

LIF | Life Income Fund

Like a RRIF but designed for locked-in pension funds, with minimum and maximum annual withdrawal limits.

Campaign-Specific Terms

PACs | Pre-Authorized Contributions

Automatic regular contributions set up from bank accounts or payroll.

Transfer-in

Moving funds from external accounts or institutions into a Sun Life plan.

Maximize match

Strategy to contribute enough to receive full employer matching contributions.

Decumulation

The process of withdrawing and managing savings during retirement.

Asset consolidation

Combining multiple investment accounts into one location for simplified management.

Sun Life One Plan

A comprehensive retirement planning tool that helps you monitor your savings journey and retirement planning progress. This tool empowers you to take control of your savings goals with clear insights and actionable recommendations.

Retirement planner tool

Digital calculator to project retirement savings and income needs.

Digital self-serve

Online tools allowing members to manage accounts independently (e.g., withdrawals, updates).

Bonus allocation

For plan members who may be able to direct a portion of their bonus into their workplace savings plan, depending on whether their plan sponsor offers this option.

Beneficiary

Person(s) designated to receive account assets upon member's death.

Age 71

This targeted campaign empowers plan members approaching age 71 to make informed decisions about their retirement income options before the legislative deadline of December 31. The process of withdrawing and managing savings during retirement.



Insurance and additional products

Sun Life Go

A digital platform offering simplified, no-medical-exam life insurance products that can be purchased directly online.

Express CI | Critical Illness Insurance

Insurance providing lump-sum payment upon diagnosis of covered critical illnesses.

Sun Life Provider Search and Offers

Sun Life's dental and health care provider network and resources.

Financial Concepts

Compound Interest

Earning interest on both principal and previously accumulated interest.

Asset Allocation

Distribution of investments across different asset classes (stocks, bonds, etc.).

Householding finances

Managing family finances collectively for better coordination.

Financial wellness

Strategies and actions to grow assets over time.

Wealth building

Combining multiple investment accounts into one location for simplified management.

Maturity

When an investment term ends or reaches its completion date.

Fund Changes/Closures

Updates when investment funds are modified or discontinued.

