

Sun Life Financial's GROUP SAVINGS PRODUCTS

The demand for group savings plans has never been greater. Employers are realizing how valuable a well-designed plan can be in attracting and retaining employees.

Whether your client runs a small business or is part of a large organization, we have a product that fits.

	Annual plan contributions: \$10,000 - \$75,000 per year	Annual plan contributions: Over \$75,000 per year
Product(s)	<ul style="list-style-type: none"> • SunAdvantage my savings Group RRSP, DPSP and TFSA • SunAdvantage my savings Group RRSP and TFSA 	<ul style="list-style-type: none"> • Registered Retirement Savings Plan • Defined Contribution Pension Plan • Deferred Profit Sharing Plan • Employees Profit Sharing Plan • Non-Registered Savings Plan • Simplified Pension Plan (Quebec only)* • Stock Purchase Plan • Tax-Free Savings Account
Fees	<ul style="list-style-type: none"> • No cost to the employer • Management fees range from 1.35% to 2.15% 	<ul style="list-style-type: none"> • Variable depending on plan size
Contractual requirements	<ul style="list-style-type: none"> • Group Annuity product/segregated funds and guaranteed funds issued under Insurance Act, life license required • In Quebec, any person offering group annuity contracts from an insurer must be licensed in group annuity plans • No KYC requirements 	<ul style="list-style-type: none"> • Same • Trust and/or custodial arrangements based on product
Funds offered	<ul style="list-style-type: none"> • A wide range of pre-selected funds, offered through many of Canada's leading fund managers • Milestone® Target Date Lifecycle Funds with guaranteed maturity values • Granite™ Target Risk Funds that correspond to five different risk tolerance categories. • Granite™ Target Date Lifecycle Funds that adjust to different time horizons • Sun Life Financial makes all plan-level investment decisions including fund selection, monitoring and replacement (if necessary) 	<ul style="list-style-type: none"> • Choose from over 120 funds with a broad choice of investment styles • Milestone® Target Date Lifecycle Funds with guaranteed maturity values • Granite™ Target Risk Funds that correspond to five different risk tolerance categories • Granite™ Target Date Lifecycle Funds that adjust to different time horizons • Granite™ Multi-Risk Target Date Funds that offer a choice of 4 target dates and 3 risk profiles • Client selects the fund lineup • Institutional and retail investment managers, chosen for their operational transparency, financial stability and market demand • Fund selection and monitoring assistance to complement your support

* Minimum annual cash flow of \$10,000 per plan

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Plan implementation	<ul style="list-style-type: none"> • Employer application, pre-set plan design and setup • Pre-packaged employee enrolment kits • Plan can be implemented in one month or less • Employer and employee PowerPoint presentations to assist with training • Forms, Plan Sponsor Administration Guide and our contact list 	<ul style="list-style-type: none"> • Implementation Project Manager works with you and your client to determine plan design and setup • Customized enrolment material • Typical setup time is one to three months, based on customization • Training, forms, Plan Administration Guide and our contact list
Services offered for clients	<ul style="list-style-type: none"> • Support from either the Sponsor Care Centre or the Small Business Centre (in Quebec) • Morningstar® online investment tool • Online access to customizable reports • Monthly rates of return • Ongoing manager and fund reviews, with certificates of compliance • Detailed fund information and updates • Externally audited Segregated Funds Annual Report • Newsletters • Administration services • Dedicated Account Representative • Legislation, investment and fund manager updates 	<p>Same, plus:</p> <ul style="list-style-type: none"> • Client Relations Manager or Client Relationship Executive (depending on plan design)
Services offered for members	<ul style="list-style-type: none"> • Online tools and information, including access to Morningstar® • Customer Care Centre, with service in 190 languages • Mailed and online statements • Tax forms • Newsletters 	<p>Same, plus:</p> <ul style="list-style-type: none"> • Education and communication program tailored to the plan, client and employees
Compensation	<ul style="list-style-type: none"> • Option 1: 2% of annual contributions paid on those received. • Option 2: Your commission can be set at 1.25% of annual contributions, plus 0.30% of plan assets annually (1/12th paid monthly based on the month-end asset balance), and an additional 0.50% for asset transfers. <p>With either option, after seven years, we automatically transition the plan to a commission scale that includes 1% commission on annual contributions and 0.40% of plan assets annually, 1/12th paid monthly based on the month-end asset balance.</p> <ul style="list-style-type: none"> • Group Retirement Services Bonus Program available 	<ul style="list-style-type: none"> • Variable, built into fees • Common scale: <ul style="list-style-type: none"> • 1.25% of contributions • 0.30% annually on assets • 0.50% on asset transfers • Group Retirement Services Bonus Program available

What about when members leave the plan?

When plan members change jobs or retire, our Group Choices Plan and Group Choices Retirement Income Program can make the transition easy. Ask your Group Retirement Services representative about our options.

Your business. Your clients. We're here to help.

Group Retirement Services
www.sunlife.ca

Group retirement services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.