

Credit counseling services that can help your plan members

We continue to navigate these uncharted waters together – and we're doing everything we can to support you. We want to highlight a service that can help ease some financial burdens and stress for plan members during the pandemic.



Access to credit counselling services

We're pleased to offer a solution that can help reduce a plan member's financial stress. We've partnered with the non-profit **Credit Counselling Society** and the **Credit Counselling Service of Atlantic Canada, Inc.** These organizations now offer free credit counselling and debt management services to plan members. The credit counselling is always free. And the credit counselling organizations are waiving the \$25 debt management set up fee for Sun Life GRS Plan Members.

Plan members have access to one-on-one financial counselling with an accredited financial counsellor. The appointments are free, confidential and have no impact on a plan member's credit report.

Plan members also have access to the Debt Management Program. This program helps plan members consolidate debts into one monthly payment they can afford. It can help them become debt-free in a reasonable amount of time – without permanently impacting their credit or record.

To access these services, plan members should tell the credit counselling service that Sun Life referred them. That's all it takes.

For debt management, the \$25 set up fee is waived for Sun Life GRS Plan Members.

Plan members living in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, NWT, Yukon and Nunavut.

Credit Counselling Society

<https://www.nomoredebts.org>

1-888-527-8999

Plan members living in Quebec, New Brunswick, PEI, Nova Scotia and Newfoundland

**Credit Counselling Service of Atlantic Canada, Inc.
/Services Credit Conseil**

<https://www.solveyourdebts.com/>

<https://www.solveyourdebts.com/french/conseil-de-credit>

1-888-753-2227

Please encourage your plan members to act soon if they are struggling with debt. Quick action can prevent debt issues from worsening. It also ensures they take advantage of this service at no cost to them.

We're here for you

We'll continue to adapt our support as the situation changes. Please check our plan sponsor website: sunlife.ca/groupretirement. Thank you for your continued loyalty and valued partnership. We're all looking forward to better times ahead.

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