

# Competitive edge

for your business

Small businesses need to offer a competitive compensation package – without breaking the bank or requiring extensive administrative support. In addition to group benefits, a key part of many workplace benefit packages is a retirement or savings program – one of the most highly valued benefits an employer can offer. But this can be a complex offering for a small business to provide.

Not any more.

Introducing SunAdvantage™ **my savings** – an excellent and cost-effective addition to an employer's total compensation offering. Employees gain a convenient savings program they need while you gain a key competitive advantage in terms of attracting and retaining talent.

## DESIGNED WITH SMALL BUSINESSES IN MIND

**my savings** is designed for businesses with two to 50 employees, and more than \$10,000 of annual plan contributions. It delivers tax-efficient savings opportunities for plan members, with the simplicity and level of service that they need to take advantage of what the plan has to offer.

With **my savings**, you have two ways to help your members save. Choose the combination of savings products that's right for your business:

- **Option 1:** a Registered Retirement Savings Plan (RRSP), a Deferred Profit Sharing Plan (DPSP) and a Tax-Free Savings Account (TFSA)
- **Option 2:** a Registered Retirement Savings Plan (RRSP) and a Tax-Free Savings Account (TFSA)

Consider the features of this attractive retirement savings solution:

- **Great fund choices.** Plan members can choose from a complete lineup of exceptional Sun Life Financial-branded funds from top investment managers
- **Competitive fees.** Funds often have lower-than-retail fund management fees, so your plan members pay less and save more

- **Employee support.** Plan members enjoy ongoing support, with 24/7 access to Sun Life Financial tools and services
- **Easy administration.** **my savings** is fully supported by Sun Life Financial, from recordkeeping to reporting to investment governance, so you can enjoy hassle-free administration.

## my savings ADVANTAGE

**my savings** can provide you with a competitive advantage to help you attract and retain employees.

**my savings** is a cost-effective solution that can provide your employees with an easy, tax-effective way to save for their futures.

*For more information call your  
Plan Advisor today at:*

