BALANCE YOUR INVESTMENTS

It’s the smart way to save

Have you reviewed your investment portfolio lately? We can’t always guess how well investments will do or how steady they’ll be. That’s why it’s important to have a mix of different investments. We call this “diversification.”

We want you to be comfortable with your investment risk.

Through a **Let me do it** approach, you can protect your money by putting it in a mix of funds. You can also diversify your investments by putting your money in a **Help me do it** fund. When you diversify, you lower your risk. That’s because the positive performance of some of the funds could help make up for any negative performance of other funds.

Fund types often move in different directions.

When stocks are doing well, bonds may not be, for example. A good mix of fund types can help protect your savings from the market’s ups and downs.

This is Alicia’s story before and after she learned about diversifying her investment mix.

Alicia is a young professional starting her career. Because she’s young and not planning on retiring soon, she can generally take bigger investment risks.

Before: Alicia invested all of her savings in one or two funds. When the market took a dip, the value of her savings went down by half. In a panic, Alicia met with an advisor for advice. This is where she learned the importance of diversification.

After: Alicia now invests her money in a few different funds from different fund types. She’s the moderately aggressive investor she wanted to be. When the market took a turn, she experienced a small loss and bounced back quickly.

Lower Risks, Lower Returns — VS — **Higher Risks, Higher Returns**

Money Market | Bond | Balanced | Equities

Sun Life

Life’s brighter under the sun

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

Your workplace retirement savings plan has different fund types. Each has different investment purposes:

Help me do it funds are balanced portfolios that invest in a mix of the different fund types below.

With this approach, the fund manager diversifies for you. You just need to choose one of these funds per product and your investments are instantly balanced.

Guaranteed funds are low-risk investments that guarantee a small, but positive return as long as you leave your money invested for the whole term.

Money market funds are low-risk, short-term investments that generally offer low, but stable returns. These are good funds to keep money in while you decide how to invest.

Bonds (**fixed income**) are investments you use to protect your money while slowly earning a small, fairly predictable return. Over time though, inflation can lower your returns.

Stocks (**equities**) are higher-risk, long-term investments, and their value often goes up and down with the markets. These are the best funds to grow your money, but you still want to have a good balance with other fund types.

This is for educational purposes. You may not have all these fund types available in your workplace plan.

Build a balanced investment portfolio and get the potential of better rates of return. Consider rebalancing your investments based on your savings goals, life stage and investment personality.

Take action and look at your investments

- Make sure to look at your workplace plan's investments regularly. Sign in to **mysunlife.ca** and click **Manage plan**, **my plan**, then **Make a change**. From the drop-down menu, select **Change investments**.
- If you haven't registered yet, visit **mysunlife.ca**, select **Register** and follow the prompts.

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Head to **sunlife.ca/contact-us**.

And sign in to **mysunlife.ca** for tools, articles and videos. Chat with us online for additional support.