



Rest easy while you grow your money

Investing can be as easy or complex as you want. It all depends on how hands-on you are.

Hands-off investors

If you want an easy investment that saves time and still grows your money, consider target date funds. They fall under the **Help me do it** approach to investing.

Why choose target date funds?

- Target date funds are simple, reliable and save you time.
- You get instant balance, because the fund manager diversifies the underlying assets progressively.
- You only need to choose one fund.
- You only need to review them once in a while.

Learn more about how you can help grow your money while saving time by watching our [target date funds video](#).



Alicia

Alicia aims to retire in 2061. She would likely choose a 2060 target date fund so that her money is ready for her retirement date. The fund manager chooses a balanced mix of investments, taking on more risk to start so that Alicia's money grows. As it gets closer to the date Alicia picked, the fund manager chooses a more conservative mix of investments to protect Alicia's money.

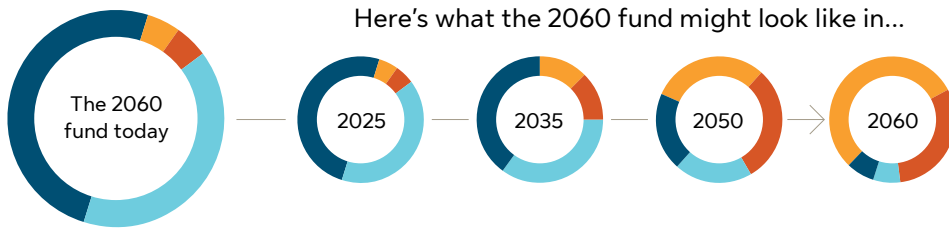


Life's brighter under the sun

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You only need one fund per product



Invests in a mix of fund types

Riskier funds

- Canadian equities
- Foreign equities

Lower risk funds

- Fixed income (bonds)
- Cash and money market

What happens when you reach your target date?

Your money automatically goes in a lower risk fund to protect your investment!

This is for educational purposes only. Your target date funds will look different.

It's all about the date

The fund date you pick determines how much risk the manager takes on. Once you pick a date, the fund manager chooses a mix of investments. Early on, the fund manager takes on more risk (more equities) to grow your money. Then they choose less risky investments (more fixed income) as you get closer to the date you picked.



Choose investment balance

We understand that your workplace retirement savings plan is only part of your overall investments. It's always a good idea to review your investment approach regularly and make sure your investment mix matches your financial goals, whatever they may be. It's very easy and you can do it online!

Sign in to mysunlife.ca. Select **Manage my plan** and then **my plan**. Under the **Make a change** drop-down menu, click on **Change investments**.

We're here to help

Fast, mobile support

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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.