

How to choose your investments



Choosing which funds to invest your savings in can be intimidating. After all, your workplace retirement savings plan offers many different funds, in several fund categories.

Reviewing your funds is easier than you think

You don't have to be an expert to review or change your funds. We have online tools to help. Here are some things to consider before making a change.

1 Decide how hands-on you want to be

Your workplace plan gives you two ways to invest, depending on how involved you want to be:

Help me do it

we point you toward an easy investment and you make one decision

This approach makes investing simple. It's perfect if you don't want to spend a lot of time managing your funds or don't have a lot of investment knowledge.

- Depending on the options in your plan, choose the fund closest to the year you need your money, the fund closest to your investment personality, or both.
- The fund manager then manages the portfolio based on your selection.

Let me do it

you handle the investing and decisions using our tools

This approach lets you build your own mix of funds based on your financial goals, your comfort with risk, and your life stage.

- Choose a combination of funds that you're comfortable with. The **Asset allocation tool** (outlined on page 2) can help.
- Decide how much to invest in each fund. You should review this regularly. You may need to change the amount you have in each fund from time to time.
- Actively manage your investments.

Review your investments regularly

The funds you've picked in the past may not make sense for where you are today. This is especially true if you've gone through a life event recently. Life events that could change your approach to investing include getting married, buying a house, or having a child.

Life's brighter under the sun



2 Find out what mix of funds makes sense for you

- If you choose the **Let me do it** approach, your next step is to complete the **Asset allocation tool** on mysunlife.ca. It only takes a few minutes to complete.
- The tool will suggest how much of your savings you should invest in each fund type. It'll also compare how you're currently investing to its recommended mix. This makes it easy to see if you might need to make a change.

How to use the Asset allocation tool

- Sign in to mysunlife.ca > **Manage plan** > **Tools**
- **Choose a product** from the drop-down menu and select **Next**
- Answer the questions, review your investor profile and compare it to your current investment mix.

3 Learn more about your fund options

Once you've got your **Asset allocation tool** results, you can review your funds and make changes if you need to. To help you decide, we've outlined the fund categories below. To see what categories are available in your workplace plan, go to **Manage plan** > **my plan** > **Check on account** > **Current asset mix**. Then click on an investment type to see the funds available in each category.

Investment type	Fund types	How you typically use these funds
Cash & equivalents	Guaranteed/ Money market	Security. These funds help protect the money you already have, so they're lower risk. However, they also don't offer much in terms of growth.
Fixed income	Bond	Income. These funds provide a steady stream of income and are considered low to medium risk.
Equities	Canadian equity/ Foreign equity	Long-term growth. These funds typically provide growth over long periods. The trade-off is that they come with the highest risk and can go up or down in value frequently.

4 Change your investments – it's quick and easy

- mysunlife.ca: > **Manage plan** > **my plan** > **Make a change** > **Change investments**

There are no charges for transfers. However, there may be a 2% charge if you make a transfer into a fund followed by a transfer out of the same fund within 30 calendar days. We don't charge this fee on guaranteed and money market fund transactions.

See the funds available in your plan, along with performance info

- Select **Manage plan** > **my plan** > **Plan overview** > **View available investments**
- Click on a fund for more information. Explore more advanced **Morningstar®** tools by selecting a tab at the top of the page.

We're here to help

Info anytime



Go mobile: Check your balances and see how your funds are doing. Download the **my Sun Life mobile app** on Google Play or the Apple App Store.

Contact us



Head to sunlife.ca/contact-us.

And sign in to mysunlife.ca for tools, articles and videos.

Chat with us online for additional support.