

<%@ include view='Salutation\_FirstName' %>



Hello <%=name%>,

It's difficult to make sense of ongoing supply chain disruptions, the highest inflation rate in nearly 40 years, and more frequent interest rate hikes. But it's plain to see the very real effects these events have on daily budgets and long-term goals. So what's happening?

 **Today's economic fight isn't just against inflation:**

- It's also the expectation of unchecked inflation, which stokes more near-term demand, weakening actions designed to calm price gains.
- In turn, central banks acting to cool demand are increasing interest rates.
- This tightens the money supply, increasing the cost of borrowing and shifting investment preferences from higher risk investments to fixed-rate vehicles or debt management.
- The impact of this market cause-and-effect has resulted in market movement, or volatility.

While no one can predict the future or when volatility will settle, **there's still reason to hope and plenty of help available.** Your Sun Life group plan helps provide you with a cost effective way to save for retirement and support your investment goals.

### 3 Benefits of being a Sun Life group Client



**“Help Me Do It” investment selections.** Your fund line-up includes funds which are professionally-managed and diversified among various asset categories. In times like these, investment managers might adapt asset allocations to take a more defensive

position, while navigating volatile markets.



A **diversified approach**. Balance is a key part of Sun Life group plans. You can invest across a variety of asset categories. Diversification by region, country and sector all help limit the impact of a specific company. If today's volatility is leaving you feeling uncertain, reassessing your [risk profile](#) might put you at ease.



You're **part of a group plan**. Group plan fund fees are competitive compared to the average retail fund in the same category.

**We're here to help:** If your reason for saving or your financial situation hasn't changed, it's generally better to stick to your plan and meet your goals. If you would like any additional support, please choose a [contact](#) method that best meets your needs.

Sincerely  
Your team at Sun Life



Life's brighter under the sun

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