

Retire confidently

With one-on-one help from Sun Life retirement consultants.

Sun Life's licensed retirement consultants¹ have the answers to your retirement questions. They can provide help and advice every step of the way.

Your Sun Life retirement consultant is only a phone call away

Before, during and after retirement, they can:

- answer your questions about retirement,
- review your investments and make sure they match your goals and risk tolerance,
- show you how your savings become income,
- explain income and insurance options,
- calculate how much income you can expect,
- create your personalized retirement income roadmap and
- help you complete any forms.



1-855-864-5989

Monday to Friday,
8 a.m. to 8 p.m. ET

If you prefer in-person help or have special tax- or estate-planning needs, we can refer you to a Sun Life advisor near you, too.

Keep your Sun Life advantages, even after you retire

- ✓ Online access to your account and same sign-in and password.
- ✓ Ongoing access to licensed retirement consultants – included with your Sun Life account/plan.
- ✓ Diversified investment funds managed by professional investment managers.
- ✓ Competitively priced health and dental coverage solutions.
- ✓ Opportunity for tiered pricing, so you get lower fees with higher savings balances.

Retirement consultants are on salary, so they can give you unbiased advice.²

Life's brighter under the sun



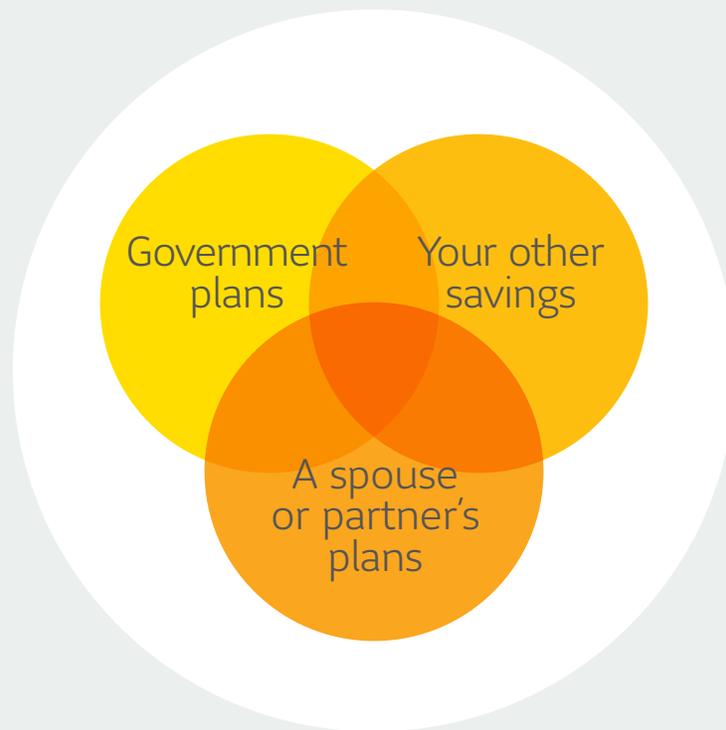
Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

Still a few years from retirement?

It's not too early to start exploring options. Retirement consultants can help, even if you're not retiring for a few years.

Get a custom roadmap so you know what's ahead

Your retirement consultant will look at your **entire financial picture**. That can include income from many sources, for a really comprehensive view:



Your customized, complimentary roadmap shows:



Your **income options**, based on when you want to retire.



Your **investment risks**, and how they could affect your plans.



Year-by-year income projections, by source for you and your spouse.

We'll help you understand your income options, so you make choices with confidence

When you're ready to retire, you typically have to turn your savings into income. You can use one or a combination of retirement income options, based on the type of plan you have. The options available depend on the type of account you used to save your money.

Money you've saved in a:	Can convert to:
<i>Registered Retirement Savings Plan (RRSP)</i> <i>Deferred Profit Sharing Plan (DPSP)</i>	Registered Retirement Income Fund (RRIF) A RRIF is like a continuation of your RRSP, but instead of contributing to your savings you withdraw money as retirement income. <ul style="list-style-type: none">• You don't pay tax on this money until you take it out as income.• You have control of investment decisions.• There is a minimum amount you must withdraw each year, based on your age. There is no withdrawal maximum.
<i>Defined Contribution Pension Plan (DCPP)</i> <i>Locked-in Retirement Account (LIRA)</i>	Life Income Fund (LIF)³ A LIF is like a RRIF, but for locked-in savings in a DCPP or LIRA. <ul style="list-style-type: none">• You don't pay tax on this money until you take it out as income.• You have control of investment decisions.• You must take out a certain amount each year, based on your age. You can choose how much, between the minimum and maximum.
<i>Registered Retirement Savings Plan (RRSP)</i> <i>Defined Contribution Pension Plan (DCPP)</i> <i>Tax-Free Savings Account (TFSA)</i> <i>Non-Registered Savings Plan (NREG)</i> <i>Deferred Profit Sharing Plan (DPSP)</i> <i>Employee Profit Sharing Plan (EPSP)</i>	Annuity An annuity is a contract from a life insurance company. You make a one-time payment up front and receive fixed payments for the rest of your life. <ul style="list-style-type: none">• You can buy options like inflation protection, a guaranteed payment period and survivor benefits.• You don't have to make investment decisions.• Annuities you buy with locked-in savings follow the pension laws in your province or territory.
<i>Registered Retirement Savings Plan (RRSP)</i> <i>Tax-Free Savings Account (TFSA)</i> <i>Non-Registered Savings Plan (NREG)</i> <i>Employee Profit Sharing Plan (EPSP)</i>	Cash Many savings products allow you to take cash out without converting your savings into income. In some cases, there are tax implications when taking cash out.
<i>Defined Benefit Pension Plan (DBPP)</i>	Monthly pension payment A DBPP provides a fixed monthly payment from your previous employer(s) based on the plan's pre-determined formula. You may have the option of taking a one-time taxable cash payout instead of receiving monthly payments.

Want to do some planning yourself?

If you want to explore your options, sign in to mysunlife.ca, then select **my money tools** from the right side of the page to find:



Retirement planner

Find out how much money your savings will give you each month.



Asset allocation tool

Check if your investment choices match your savings goals and ideas about risk.



Annuity premium calculator

Estimates how much savings you need to get the guaranteed monthly income amount you want.



Registered Retirement Income Fund (RRIF) calculator

Shows you how much income you can expect from your RRIF.

You'll find even more resources on sunlife.ca. Go to sunlife.ca > **Tools and resources** for short videos and articles about finance and insurance topics. You can find insurance solutions for retirees at sunlife.ca/choicesproducts.

When it's time to retire, you'll get an information package from Sun Life

About two weeks after your employer lets us know you've retired, we'll mail you an information package you'll need for making retirement decisions. It will show you:

- ✓ the **amount of money** you have in each account,
- ✓ your **options for moving the money** in your savings plans to income plans, and
- ✓ information about savings, income and insurance products, to **help you decide**.

We're here to help you go through this information, answer your questions and complete any paperwork.

Are you ready?

Call **1-855-864-5989** to book an appointment with your Sun Life retirement consultant or contact your Sun Life advisor.

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¹ Registered as financial security advisors in Quebec. This applies to all mentions of retirement consultant in this document.

² Retirement consultants are salaried employees of Sun Life. They do not receive commission for the products they sell or recommend, but may from time to time receive compensation based on their performance with the company.

³ Depending on the pension legislation governing your locked-in savings, you may have to use one of the following products instead of a LIF: Locked-In Retirement Income Fund (LRIF), Prescribed Retirement Income Fund (PRIF), or Restricted Life Income Fund (RLIF). Speak with a retirement consultant or financial professional for more information.