my plan | Start saving guide

Take advantage of your workplace savings plan to get:

- employer contributions
- easy ways to save
- competitive costs
- simple investing
- advice when you need it

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

welcome

Get closer to your financial goals when you save with your employer and Sun Life. It's important to both of us that you retire on time and feel good about your money throughout your life. Let us help you get there!

This guide will take you through your **Dominion Biologicals Limited Retirement Savings Plan** perks and what makes it different from other savings you may have elsewhere.

Getting started is easy!

Follow the steps below to get set up and start saving in the plan today.

register	Go to **mySunLife.ca** and register for an account. Once you're set up online, you can learn all about the funds offered in your plan and use our tools to help you with saving and investing.
learn **page 3**	Discover what's great about your plan and why you should join.
invest **page 5**	Understand the investment options in your plan, and get step-by-step help picking your funds.
join **page 9**	Complete the enrolment steps to join the plan.

learn

Find out about what makes your plan unique - including the products available to you and features designed to help your money grow.

Products in your plan

Retirement income

Registered Retirement Savings Plan (RRSP)

Tax savings today + save for your future + low fees

This product is made for retirement saving. You and your employer contribute money to an account with us. If you contribute every pay, it's before tax, and you won't be taxed until you take the money out. You can also contribute to a spousal RRSP in your spouse's name.

Keep investing locked-in money

Locked-In Retirement Account (LIRA)

Holds locked-in savings + tax advantages + low fees

A LIRA is for when you leave an employer and have locked-in money in a pension plan (like a DCPP). You can't withdraw locked-in money as cash, and can't purchase a retirement income product until you're old enough. That's why you can move your money to a LIRA to keep the money invested and growing until you're ready to retire.

Go to mySunLife.ca and register for an account to learn more about adding money from your pay, making one-time contributions, your employer's contributions, withdrawals and more. Once you're signed in, go to the **Investments** page and select **Manage plan** > **my plan**. Next, click on **More about your**… for detailed information on each product.

Your future's bright because your employer set you up with a great plan. Here's why:

Your employer contributes

It's a big perk of working where you do – where else do you get free money like that?

Add money straight from your pay

It's easy and means you get instant tax savings.

Tax advantages

By contributing to the RRSP, you could pay less income tax. Your RRSP money also grows tax-free until you withdraw it.

Exclusive investments

You won't find these if you invest on your own at a bank or mutual fund company. More on page 5.

Bring your outside savings to Sun Life

Here, our costs are competitive and you can invest your money in a diverse group of funds that only we have. This saves you more and lets you see all your money in one place.

You get online tools and videos to make saving easier

Get help with financial topics, choosing your investments, and more.

At Sun Life, your fees are competitive. Just another reason to invest with us.

Thanks to our combined buying power with your employer, you pay investing fees that are generally lower than what an average person would pay at a bank or mutual fund company for similarly managed funds. When you pay lower fees, more of your hard-earned money is invested and growing for you. This table shows how much more you would save over time with Sun Life vs at a bank.

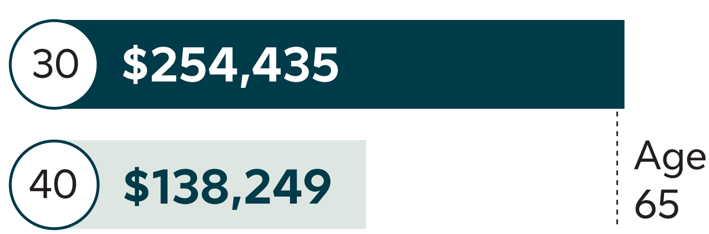
How long you contribute	Total contributions to your plan account	How much would you save	
		Bank (2% management fee)	Sun Life (1% management fee)
30 years	$120,000	$209,667	$256,513
		You would save **$46,846** more with us!	

*This is an example only and may not reflect your actual plan fees. We calculated the figures above assuming you invest $4,000 each year all at once on January 1 and you earn 5.5% annually before we take off the fund management fee each month. See the investing fees you'd pay online at mysunlife.ca under **Plan overview** > **Account fees**.*

Nothing grows your money like time.

Take a look at how a 30-year-old saving $250 a month starting now instead of in 10 years can mean more money for retirement, based on age 65.

This information came from the Save today for more tomorrow calculator on mysunlife.ca.



invest

At enrolment, your fund(s) will be pre-selected for you by your employer or you'll have the option of selecting your fund(s).

- If you have the option of selecting your fund(s), read through this section to understand your investment options and how to choose your funds.
- If your fund(s) are pre-selected for you, you can skip this section and re-visit it any time after you're enrolled when you decide to change your investment selections.

First, decide how hands-on you'd like to be.

We will support you in different ways depending on your investment approach. Choose one of the approaches available:

- **Help me do it** – We point you toward an easy investment and you make one decision.
- **Let me do it** – You handle all the investing and decisions using our tools.

To help decide what investment approach is best for you, use the following chart as a guide.

Choose the investment style that most sounds like you:

Help me do it	Let me do it
• I want an investment based on when I need my money and/or my risk profile. • I want to choose my investments, but need help. • I am interested in investing, but don't want to spend a lot of time and energy managing my investments. • I only want to make one or two investing decisions.	• I want to personalize my investments based on my risk profile, life stage, individual preferences and other factors. • I have time to review the investments available and use tools online before making my choices. I'll speak with a financial advisor if necessary. • I can manage my own investments based on my own risk profile/life stage. I'm comfortable adjusting my investments when needed. • I want to make all my investment decisions, with help from an advisor if needed.

We encourage you to re-visit your investments from time to time, or as things change. To change your investments at any time after you're enrolled, sign in to **mySunLife.ca** with your personal ID and password. From the **Investments** page, select **Manage plan** > **my plan** > **Make a change** > **Change investments**. As a member of a group plan, it's important you are aware of your responsibilities. You can learn more by reading the article '**My responsibilities**', which can be found by logging into your account at mySunLife.ca and navigating to the **my plan** page.

Reminder

Check out **my plan** through your account on **mySunLife.ca**. Here you'll find up to date contribution information, savings opportunities, investment reports, tools, and educational resources. **My plan** is your personalized digital hub for all your workplace plan has to offer.

Next, complete the steps under the approach that fits you.

What is it?

Help me do it	Let me do it
Target date funds • Choose one fund closest to the year you need your money. • When you start, the fund manager takes more risk to grow your money. As you get closer to the target date, they choose less risky investments to protect it. **Target risk funds** • Choose one fund that matches your investment personality. • The amount of risk the fund manager takes depends on the risk level you choose (for example, conservative or aggressive).	Build your own personalized investment mix by choosing several funds based on your investment personality and life stage.

How to choose your funds

Help me do it	Let me do it
1. Complete the **Asset allocation tool*** on **mySunLife.ca**. 2. Invest in the fund closest to the year you will need your money and/or the fund that matches your risk profile from the tool. Then a fund manager takes care of the portfolio for you.	1. Complete the **Asset allocation tool*** on **mySunLife.ca**. 2. The tool will bring you to your results page. Review the recommended investment mix and your investment choices. Click on each fund to see detailed information. 3. Direct a percentage of your future contributions to funds from each fund type to match your target investment mix, or as you like.

* Go to **mySunLife.ca** and register for an account to learn more about your plan, including your investment options and any associated fees you pay when you invest with us. Once you're signed in, go to the **Investments** page and select **Manage plan** > **my plan**. Next, click on **More about your**… for detailed information on each product.

These are the funds available in your plan:

Help me do it

Fund type	Investment name
Target date funds	SL Granite Retirement Fd
	SL Granite 2030 Fund
	SL Granite 2035 Fund
	SL Granite 2040 Fund
	SL Granite 2045 Fund
	SL Granite 2050 Fund
	SL Granite 2055 Fund
	SL Granite 2060 Fund
	SL Granite 2065 Fund
Target risk funds*	CI Port Series Bal Growth
	CI Port Series Balanced
	CI Port Series Conserv
	CI Port Series Growth
	CI Port Series Income
	CI Port Series Max Growth

Let me do it*

Fund type	Investment name
Guaranteed	SLA Deposit Fund
	SLA 1Yr Guaranteed Fund
	SLA 3Yr Guaranteed Fund
	SLA 5Yr Guaranteed Fund
	Sun Life GDIA
Money market	SLF Money Market
Fixed income	BLK Bond Index Fund
	PH&N Bond Fund
Canadian equity	Franklin ClearBridge Cdn Eq
	JF Small/Mid Cap Equity Segregated Fund

Fund type	Investment name
	PH&N Dividend Income Fund
Foreign equity	BLK US Equity Index Reg
	Fiera Global Equity
	MFS Intl Equity

* ***Target risk*** *and* ***Let me do it*** *funds hold a mix of investments that remain relatively static. That means, if you invest in these funds, you should revisit your investment choices regularly to ensure your portfolio still continues to align with your financial goals, risk tolerance and time horizon over the long term.*

join

Enrol today! In no time, you'll be surprised at how the money adds up.

Watch for an email from Sun Life with instructions on how to enrol in the plan. To begin, click on the **Enrol** button in the email.

Step 1	**Register/Sign in.** Go to mySunLife.ca. Click on **Register** to create an account or sign in if you've already registered.
Step 2	**Enrol.** Once you're signed in to your Sun Life account, go to the **Investments** page and select **Manage plan** > **Enrol in products**. Complete the steps on each screen to get set up in your plan and name your beneficiaries. Your beneficiary will be your estate or spouse, as applicable, unless you add beneficiaries.
Step 3	**Explore.** Go to the **my plan** page and explore all the tools and information available to you.
Step 4	**Personalize.** Personalize your plan using the options under the **Make a change** and **Put money in** drop-down menus: (If your plan allows) add more products to your plan, add more money from your pay or change your funds.

For more information about the conditions of your plan membership, please consult your member booklet or plan summary.

We're here to help.

If you need a hand at any point, give us a call at **1-866-896-6984**.

Get connected.

Go online at mySunLife.ca and download the **my Sun Life mobile app**.

We are here for you every step of the way—from the moment you join the plan, all the way up to retirement. We can help you with enrolment and making the most of your plan perks. Give us a call at the phone number above during our listed hours of operation.

Explore our tools

Once you've registered for an account on mySunLife.ca, discover our world of online and mobile tools. Here are some of your colleagues' favourites.

Asset allocation

- Jay wants to know what kind of investor he is.
- So he uses the **Asset allocation tool** on mySunLife.ca.
- It helps him decide how much investment risk he's comfortable with.
- From **my plan**, select **Tools** > **Asset allocation**.

Morningstar®

- Marie-France likes to look up detailed info about her funds.
- So she uses the **Morningstar®** tools on mySunLife.ca – there's a bunch of them.
- She can compare funds, get historical rates of return and learn more about the fund managers.
- From **my plan**, select **Plan overview** > **View available investments**.

my Sun Life mobile app

- Eric wants to keep close track of how his investments are doing.
- He uses the **my Sun Life mobile app** for personal rate of returns every month.
- He can review his investment performance, by individual fund, by product, or overall.
- After signing in to the mobile app, just select **Investments**. The rate of return is under your balance.

Retirement planner

- Wendy likes to check her progress toward her retirement goals regularly.
- She uses the **Retirement planner** on mySunLife.ca.
- It helps her create a retirement goal and see how she's doing.
- From **my plan**, select **Tools** > **Retirement planner**.

Tools & calculators

- Aris wants to improve his financial knowledge.
- He uses the financial calculators on mySunLife.ca—there are plenty to help him learn.
- Different tools help him learn about withdrawals, and make decisions about how much to contribute, or whether to save or get a mortgage.
- From **my plan**, select **Tools** > **Tools** & calculators.

Documents & statements

- Desirée wants general information about her products and how much she's saved.
- Every January, she reviews her account statement for the year on mySunLife.ca.
- She gets an up-to-date summary of her plan, and can read important messages from Sun Life or her employer.
- From **my plan**, select **Documents** > **Statements**.

notes

notes

notes

Privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at sunlife.ca/privacy or call us for a copy.

More choice means better communication

Sun Life is committed to providing you with the information you need to stay informed and get the most out of your plan. We're also committed to using electronic channels for more communications so that together, we'll reduce the amount of paper we use, making us even greener!

You can set contact preferences to allow you to specify how you would like to receive information from us. This supports our ability to comply with anti-spam legislation (Bill C-28), which impacts all electronic communications.

Our Privacy Policy goes over the choice you have about receiving information regarding other products and services from Sun Life. Please visit sunlife.ca/privacy to view our Privacy Policy.

If you wish to change your preferences regarding the information you receive from us, you can let us know by visiting the preferences page under the **Profile** section of the mysunlife.ca web site or by calling the Sun Life Client Care Centre.

Tax implications

There are no tax implications when assets are transferred in the registered portion of your retirement savings plan. However, transfer/withdrawal activity in the non-registered portion of your plan may result in a capital gain or loss. A capital gain is the profit that you realize when you sell an investment for more than its average cost. A capital loss is the loss that you realize when you sell an investment for less than its average cost. Capital gains or losses can also be triggered due to sales within the fund by a segregated fund manager, or by the sale of underlying funds.

Capital gains and losses must be reported to you in the year the transfer/withdrawal activity was completed. You can use any capital losses to offset capital gains realized from other sources during the year, offset capital gains that you have reported in the past three years or reduce future capital gains.

If you enrol in non-registered product(s), Canadian tax legislation requires us to collect your tax residence information. We may be required to share this information with the Canada Revenue Agency (CRA), who may also share it with other appropriate tax authorities.

Disclaimer

This material is intended as a general guideline for information purposes, and is current as of the date indicated on the last page. Market conditions and other factors change over time, and this will affect either positively or negatively one or more asset classes. The investment assumptions we've used are based upon historical investment returns, and past returns may not reflect future investment performance. In order to identify an asset allocation model, which is appropriate for your individual circumstances, you should consult a qualified financial planner who is familiar with your personal financial circumstances and understands your tolerance for risk.

The term "fund" as used in this document is meant to imply segregated funds, mutual funds or asset allocation models/portfolios that may be available in your plan.

Even though we use the term "my money" throughout this guide, contributions and returns invested in guaranteed or segregated funds while under a group annuity policy with Sun Life Assurance Company of Canada (Sun Life) are the property of Sun Life.

Contact Sun Life's Client Care Centre any business day from 8 a.m. to 8 p.m. ET if you have any questions about your plan at work.

Contact us at 1-866-896-6984 any business day from 9 a.m. to 9 p.m. AT if you have any questions about your plan at work.

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Life's brighter under the sun

Sun Life