

my plan

Summary of the

University of Northern British Columbia Pension Plan
July 2006 62354-G

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Summary Of The University Of Northern British Columbia Pension Plan

INTRODUCTION

The University of Northern British Columbia is pleased to present this summary of the University of Northern British Columbia Pension Plan, (the "Plan"). This Plan has been designed to provide you with a retirement income for life to supplement your personal savings, the pension you may receive from other private pension plans and from government programs such as the Canada Pension Plan and Old Age Security. While it is not intended to provide for your retirement by itself, the Plan does help you build financial security for your retirement years.

Preparing for your future is important because your retirement income is likely to come from several sources and last over a long period of time. The Plan makes retirement planning a little easier by looking after tomorrow's needs today.

Purpose Of This Summary

This summary describes the main provisions of the Plan. It will help you understand your rights and duties under the Plan and provides important information on what happens in the event of retirement, disability, termination of employment or death. The summary outlines the terms of the Plan as in effect on April 1, 2005 applicable to current members and to all employees becoming members on and after April 1, 2005.

How the Plan Works

Your contributions and those made on your behalf by the University are accumulated with investment earnings in an account to provide a fund to be used at retirement to secure a monthly pension payable for your lifetime.

You decide how to invest your account among the investment options available. When you terminate employment, retire or die, you (or your beneficiary) will have some choices as to where to transfer your account, as described later in this summary.

For More Information

This summary cannot include all of the details contained in the official Plan document which governs in the case of any conflict of meaning. However, the University's Human Resources Department will be pleased to answer any questions you may have about the Plan. Should you like to review the Plan document it is on the HR/Benefits website for your viewing.

Information about your contributions, investments funds, elections and rates of return are available from Sun Life at:

- "SunLine" Automated touch-tone telephone system 1-866-733-8612
- "Customer Care Centre" 1-866-733-8612
- "Plan Member Services" Web site www.sunlife.ca/member

ELIGIBILITY

Who Is Eligible To Join?

In general, the Plan is open to the following categories of employees:¹

- Faculty Employee
- Regular Employee
- Seasonal Employee
- Term Employee
- Academic Services Employee
- Affiliated Employers Group Employee

The Plan is not open to:

- Part-Time Instructors
- Faculty Employees who retired under the terms of the Faculty Agreement and were re-employed by the University.

When Am I Eligible To Join?

You become a member of the Plan on your date of hire if you are a:

- Faculty Employee;
- Regular or Seasonal Employee who works at least 18 hours per week; or a
- Regular Faculty Term Employee or an Instructor Faculty Term Employee whose term is greater than 2 years.

You become a member of the Plan on the first day of the month following the date you have completed two years of continuous employment and you have earned at least 35% of the Years Maximum Pensionable Earnings² (the "YMPE") under the Canada Pension Plan in each of two consecutive calendar years if you are a:

- Regular or Seasonal Employee who works less than 18 hours per week; or a
- Term Employee (excluding Regular Faculty Term Employees or Instructor Faculty Term Employees whose terms are greater than 2 years, and excluding Part Time Instructors).

If you are an Academic Services Employee or an Affiliated Employers Group Employee and you were enrolled in the Plan at January 1, 2004, you will maintain a grandfathered eligibility to be in the Plan. After this date, your eligibility will be determined in accordance with the provisions of a funding agreement with the University, or your employer's agreement with the University, as applicable.

To become a member of the Plan, you must complete an application form authorizing payroll deductions for your contributions and designating your beneficiary. Membership in the Plan is compulsory upon becoming eligible.

Membership in the Plan shall not confer any legal right upon you for continuation of employment.

¹ See the Appendix at the end of this summary for complete descriptions of the employee categories and exceptions for eligibility.

² The YMPE for 2006 is \$42,100.

How Much Do I Contribute?

While you are a member of the Plan, you are required to contribute each pay period by payroll deduction:

1. 3% of your earnings up to 1/26th of the YMPE; plus
2. 5% of your earnings above 1/26th of the YMPE (if any),

as long as contributions do not exceed the maximum described below.

You may also make additional voluntary contributions by payroll deduction in respect of current service, in amounts as elected by you.

How Much Does The University Contribute?

While you are making the contributions described above, the University contributes each pay period on your behalf a contribution equal to:

1. 8% of your earnings up to 1/26th of the YMPE; plus
2. 10% of your earnings above 1/26th of the YMPE (if any),

as long as contributions do not exceed the maximum described below.

Maximum Contributions

Under the Income Tax Act, the total of all contributions made to the Plan in any year cannot exceed the lesser of 18% of your compensation from the University and the money purchase limit for that calendar year³.

Your contributions and the University contributions are made each pay period. If at any time during the year the total of your contributions and the University contributions reach the maximum permitted in the year, no further contributions will be permitted for the rest of that year.

Are My Contributions Tax Deductible?

Yes, the contributions you make to the Plan are deductible for income tax purposes up to the maximum allowed by law.

³ The money purchase limit for 2006 is \$19,000, and is expected to increase to \$20,000 in 2007, \$21,000 in 2008, \$22,000 in 2009 and indexed for increases in the Average Industrial Wage thereafter.

INVESTMENTS

How Will The Contributions Be Invested?

You have a choice as to how the contributions are to be invested. Contributions may be invested in any one or a combination of the investment funds (the Funds) available as described in the material provided to you. *If you do not provide complete investment instructions, all contributions will be invested in a default fund selected by the Pension Committee until you provide alternate instructions.*

Accounts will be maintained for you in each of the Funds for the purpose of recording, separately, your own contributions and those of the University made on your behalf. All contributions⁴ will be allocated to the Fund of your choice when received under the Plan. Your accounts will generally be credited with investment earnings at the end of each day.

You may change your investment election for future contributions by filing the prescribed form with the University prior to the date the change is to be made, by using "SunLine", Sun Life's automated touch-tone telephone system, or by accessing Sun Life's "Plan Member Services" web site (formerly known as "SunNet") at www.sunlife.ca/member.

You may also transfer all or a portion of an account in any Fund to an account in any other Fund by filing the prescribed form with the University prior to the date the transfer is to be made, by using "SunLine", or by using the "Plan Member Services" web site. Such a transfer is referred to as an "interfund transfer".

The telephone number for SunLine and your account number are noted on your personalized acknowledgement letter from Sun Life confirming your membership. You should retain your letter for future reference.

If only a portion of an account in a Guaranteed Fund whose guaranteed period is one year or more is to be transferred, the amount to be transferred will be taken proportionally from all contributions and earned interest in the account.

How Will I Know How Much Is In My Accounts?

You will be provided with a statement as at the last day of March, June, September and December of each year, showing the contributions, both yours and those of the University made on your behalf, as well as the investment income earned on those contributions.

In addition, you can use Sun Life's touch-tone telephone system "SunLine" which allows you to change your investment election for future contributions, request interfund transfers, and to access the most current information available concerning your accounts. As account balances, interest rates, and unit values change, information is updated. Using SunLine, the latest information can be accessed from any touch-tone telephone in Canada, 24 hours a day, 7 days a week.

⁴ Please note that if you are making additional voluntary contributions under the Plan, those contributions, when first received under the Plan, will be allocated to the same Fund(s) and in the same proportions as you have chosen for your required contributions.

Alternatively, you can access Sun Life's "Plan Member Services" web site, at www.sunlife.ca/member. This site provides you with access to your account 24 hours a day, 7 days a week. By entering your account number and password, you will access a secure site that provides:

- your account balance,
- interest rates and fund performance information,
- accumulated contributions to your Plan,
- contribution allocation information,
- investment commentary,

and allows you to change your investment election for future contributions, perform an interfund transfer, change your password and send secure E-Mail to Sun Life.

Or, if you prefer, you may contact Sun Life's Customer Care Centre by phoning 1-866-733-8612

INVESTMENT FUNDS

Guaranteed Funds

Each contribution invested in a Guaranteed Fund whose guaranteed period is one year or more will, for the period guaranteed by such Fund, be credited with interest which will be compounded daily based on the annual interest rate in effect under the Fund on the date the contribution is deposited. Interest is earned on each contribution from the date the contribution is deposited and is reinvested at the same interest rate as is applicable to the contribution.

The contributions and earned interest in a Guaranteed Fund are guaranteed by Sun Life Assurance Company of Canada. However, if an interfund transfer is made out of or if a withdrawal is made from a Guaranteed Fund whose guaranteed period is one year or more before the expiry of its guaranteed period for any reason other than to pay a death benefit, the value of the funds to be transferred or withdrawn will be subject to a market value adjustment to reflect both the interest rate movement and the shorter period of investment.

Pooled Funds

The Plan gives you the opportunity to place all or part of your retirement plan assets in investment funds which pool the amounts to the credit of many retirement and pension plans. This pooling of assets allows for the kind of professional investment management generally available only to investors with large sums of money to invest and also provides for diversification of holdings by investing in a wide selection of securities available within the class of the particular fund. The value of holdings in any pooled fund can fluctuate depending on market conditions and the degree of risk of the securities which make up the fund. Therefore, most pooled funds are designed for long-term growth of savings. IT IS IMPORTANT TO NOTE THAT CONTRIBUTIONS ALLOCATED TO A POOLED FUND ARE BACKED ONLY BY THE SECURITIES IN THAT FUND. CONSEQUENTLY, NEITHER THE CONTRIBUTIONS NOR THEIR INVESTMENT EARNINGS ARE GUARANTEED. IT IS ALSO IMPORTANT TO NOTE THAT TRANSFERS OUT OF OR WITHDRAWALS FROM A POOLED FUND WHICH IS INVESTED IN UNITS OF A FUND MANAGED OUTSIDE SUN LIFE ASSURANCE COMPANY OF CANADA ARE SUBJECT TO ANY LIQUIDITY RESTRICTIONS IMPOSED BY THE OUTSIDE MANAGER.

The contributions allocated to any pooled fund are converted to units of such fund. The value of each unit held in your account will fluctuate with the value of the investments held by the fund. THEREFORE, THERE CAN BE NO GUARANTEE THAT YOUR ORIGINAL INVESTMENT WILL BE RECOVERED WHEN UNITS ARE REDEEMED. The value of any capital appreciation (or depreciation), interest or dividends is included in determining the value of the units held in your account.

The group annuity policy issued by Sun Life and the segregated funds (pooled funds) underlying it have not been registered with securities regulators in the United States and may not be offered or sold in the United States unless so registered or otherwise exempt from registration under securities laws in the United States.

Note: For information concerning the investment funds available, please refer to the descriptive material provided to you.

Short Term Trading

“Frequent trading” or “Short term trading” is the practice whereby an investor makes multiple buying and selling transactions on a regular basis in an attempt to time market trends and boost returns to their account.

You will be charged a 2% fee when you initiate an interfund transfer into a fund followed by an interfund transfer out of the same fund within 30 days. The fee will not be charged for transactions involving guaranteed investments, directly held stock and money market funds and does not apply to deposits or withdrawals, only interfund transfers.

PAYMENT OF BENEFITS

When Can I Retire?

When is my Normal Retirement Date?

If you are a Faculty Employee and your birthday occurs between July 1st and December 31st, your Normal Retirement Date will be the last day of December coincident with or next following your 65th birthday. If you are a Faculty Employee and your birthday occurs between January 1st and June 30th, your Normal Retirement Date will be the last day of June coincident with or next following your 65th birthday.

If you are not a Faculty Employee, your Normal Retirement Date will be the first day of the month coincident with or next following your 65th birthday.

Can I Retire Early?

Yes. You can retire as early as the first day of the month following your 55th birthday provided you have completed 2 years of continuous membership in the Plan.

Can I Postpone Receiving my Benefits after I Retire?

Yes. When you retire you may elect to have your benefit payments commence at any time prior to the end of the calendar year of your 69th birthday. Payments must commence no later than the last day of that calendar year.

How Are My Benefits Paid?

When you retire, you may elect to transfer your account balances to one of the following prescribed locked-in vehicles:

1. An Insurance company to purchase a pension payable for your lifetime. The pension may be purchased either from Sun Life Assurance Company of Canada or from another Canadian insurer of your choice;
2. Another registered pension plan, if that other plan so permits; or
3. To a locked-in registered retirement savings plan or other retirement savings or income arrangement prescribed by applicable pension legislation and registered pursuant to the Income Tax Act (Canada). This arrangement may be issued by Sun Life Assurance Company of Canada (contact a retirement service specialist at 1-866-224-3906), or by another financial institution of your choice.

However, if the sum of your required contribution account and the University contribution account is:

1. less than 20% of the YMPE in the year of retirement; or
2. provides an annual pension commencing at your normal retirement age which is less than 10% of the YMPE in the year of retirement; then

your required contribution account and the University contribution account will not be locked-in, which means that they may be paid in cash or may be transferred to a personal non locked-in registered retirement savings plan (RRSP).

If you have made any additional voluntary contributions under the Plan, you may also elect, at retirement, to receive the accumulation of those contributions in cash or as a transfer to a personal (non locked-in) RRSP.

If you elect a pension, the amount of pension you will receive will depend upon your account balance, your age at the date of commencement of pension payments, the form in which the pension is payable, and the annuity purchase rates in effect at that time.

What Forms Of Pension May Be Paid?

If you have a spouse⁵ on the date of commencement of pension payments under the Plan, the normal form of pension will be a 60% joint and survivor pension. This 60% joint and survivor pension will provide for pension payments to be made for your lifetime, and after your death 60% of the pension will continue to be paid to the person who was your spouse at the date your pension payments commenced, for as long as that person lives. As an option, you may elect to receive a joint and survivor pension with the percentage payable to your spouse after your death being greater than 60% of the amount payable to you, or you may combine a guaranteed minimum number of monthly payments together with your joint and survivor pension.

The joint and survivor pension may be waived by filing with the University, no more than 90 days before the date of commencement of pension payments, a statement, signed in the form and manner prescribed by legislation applicable to the Plan, which acknowledges awareness of, and waives, the joint and survivor pension. If such a statement is signed by your spouse, you may elect to receive a single life annuity with a guaranteed minimum number of monthly payments.

If you do not have a spouse when your pension commences, the normal form of pension will be a pension payable to you for your lifetime or until 60 equal monthly payments in all have been made, whichever is later. As an option, you may elect to receive your pension as a life annuity with 0, 120, or 180 monthly payments guaranteed.

All forms of pension must be payable for your lifetime and may not be changed after the pension starts under any circumstance.

⁵ "Spouse" means the person you are married to (excluding someone who has been living separate and apart from you for more than 2 years), or, a person of the opposite or same gender who was living and cohabiting with you in a marriage-like relationship for at least 2 years.

DISABILITY, MATERNITY AND PARENTAL LEAVE BENEFITS

What Happens If I Become Disabled?

If you become totally disabled prior to your Normal Retirement Date and, as a result, are receiving disability benefits from a long term disability plan sponsored by the University, you may choose to continue to make contributions to the Plan (based on your monthly earnings in effect immediately prior to the date of disability). If you choose to do so, the University shall continue to make its basic monthly contribution on your behalf. If you choose to contribute, the University shall continue to make its basic monthly contribution on your behalf; however, contributions by you and the University must cease when you reach your 65th birthday.

If you become totally disabled and you have completed 2 years of membership in the Plan, you will be entitled to receive a pension when you retire.

What Happens If I Am On An Approved Leave?

If you are on an approved leave such as maternity leave, parental leave, etc. please contact Human Resources to discuss the options you have regarding pension contributions.

TERMINATION AND DEATH BENEFITS

What Does Vested mean?

“Vested” means an unconditional entitlement to receive benefits from the Plan. In other words, if you are vested (or have vested rights) in your pension account when you terminate employment or retire, you will receive benefits from these accounts. If not, then you are not entitled to any benefits from the account in which you are not vested.

When Do I Become Vested?

You will at all times have full vested rights to the account balances maintained in respect of your own contributions.

You will acquire full vested rights to the account balances maintained in respect of University contributions made on your behalf when you have completed 2 years of continuous membership in the Plan, or when you reach your Normal Retirement Date, if earlier.

What Happens If I Terminate Service?

If you terminate employment with the University before retirement, your membership in the Plan will terminate and all contributions on your behalf will cease. You may elect to transfer your vested account balances to one of the following prescribed locked-in vehicles:

1. An Insurance company to purchase a pension payable for your lifetime. The pension may be purchased either from Sun Life Assurance Company of Canada or from another Canadian insurer of your choice;
2. Another registered pension plan, if that other plan so permits; or
3. To a locked-in registered retirement savings plan or other retirement savings or income arrangement prescribed by applicable pension legislation and registered pursuant to the Income Tax Act (Canada). This arrangement may be the Group Choices registered retirement savings plan with Sun Life Assurance Company of Canada (contact "Leaving the Plan" at www.sunlife.ca/member or call 1-877-893-9893), or may be with another financial institution of your choice.

However, if the sum of your required contribution account and the University contribution account is:

1. less than 20% of the YMPE in the year of termination of membership; or
2. provides an annual pension commencing at your normal retirement age which is less than 10% of the YMPE in the year of termination of membership; then

your required contribution account and the University contribution account are not locked-in.

If you have made any additional voluntary contributions under the Plan, you may also elect, upon termination, to receive the accumulation of those contributions in cash or as a transfer to a personal (non locked-in) registered retirement savings plan.

What Happens If I Die Before I Retire?

If you die before you retire a death benefit equal to your vested account balances will be paid.

The death benefit will be paid to your spouse or, if you do not have a spouse, or your spouse has waived entitlement to the death benefit, to your named beneficiary or, in the absence of such a beneficiary, to your estate. Your spouse may waive entitlement to the death benefit by completing the form prescribed for this purpose.

If the death benefit is payable to your spouse, your spouse will be entitled to the same benefits and will have the same transfer rights and restrictions as you would have if you terminated membership as described in the "What Happens If I Terminate Service" section above.

However, if the sum of your required contribution account and the University contribution account is:

1. less than 20% of the YMPE in the year of death; or
2. provides an annual pension commencing at your normal retirement age which is less than 10% of the YMPE in the year of death; then

your required contribution account and the University contribution account are not locked-in.

If the death benefit is payable to someone other than your spouse, your vested account balances will be paid in a cash lump sum.

What Is A Prescribed Locked-In Vehicle?

A prescribed locked-in vehicle may be another pension plan, a locked-in registered retirement savings plan (RRSP), an insurance company or prescribed savings institution to purchase a pension or other prescribed retirement income fund as regulated under applicable provincial legislation. Such funds may not be commuted, there are no cash, loan, or assignment rights, and must be administered in accordance with the provisions of the governing provincial pension legislation.

What Benefits Are Not Locked-In?

On termination of membership your additional voluntary contribution account is not locked-in.

If you terminate membership before you are vested, your required contribution account is not locked-in.

If the sum of your required contribution account and the University contribution account is:

1. less than 20% of the YMPE in the year of termination of membership; or
2. provides an annual pension commencing at your normal retirement age which is less than 10% of the YMPE in the year of termination of membership; then

your required contribution account and the University contribution account are not locked-in.

If you have transferred into the Plan any amounts which originate from another pension plan and which are not subject to any provincial locking-in requirements, such amounts are not locked-in.

Benefits which are not locked-in may be paid in cash or may be transferred to a personal non locked-in registered retirement savings plan (RRSP) upon retirement, termination of membership, or death.

IMPACT ON RRSP ROOM

What is a Pension Adjustment?

The total amount of your required contributions, your additional voluntary contributions, and the University contributions made on your behalf to the Plan will be reported as your pension adjustment (a "PA") by the University to the Canada Revenue Agency (CRA) each year. The PA is an amount that the CRA uses to determine your RRSP contribution room.

How is my RRSP Contribution Room Calculated?

The CRA limits how much you may save in an RRSP. Your limit is shown each year on the Notice of Assessment you receive after you file your income taxes. In general, the maximum you can contribute to your RRSP is calculated as follows:

$$\begin{aligned} &18\% \text{ of your previous year's earnings (up to a maximum of } \$18,000 \text{ in 2006)} \\ &\quad \textit{minus} \\ &\quad \text{your previous year's PA} \\ &\quad \textit{plus} \\ &\quad \text{your unused RRSP contribution room from previous years} \\ &\quad \textit{equals} \\ &\quad \text{your estimated RRSP contribution room for the current year} \end{aligned}$$

For example, if your 2006 earnings were \$50,000, your required contributions were \$1,658, the University's contributions on your behalf were \$4,158, you had no voluntary contributions and you had no unused RRSP contribution room from previous years, your estimated RRSP contribution limit for 2007 would be:

$$\begin{aligned} &18\% \text{ of } \$50,000 \\ &\quad \textit{minus} \\ &\quad (\$1,658 + \$4,158) \\ &\quad \textit{plus} \\ &\quad \$0 \\ &\quad \textit{equals} \\ &\quad \$3,184 \end{aligned}$$

Future Years Maximum Contribution Limits

Year	Dollar Limit
2006	\$18,000
2007	\$19,000
2008	\$20,000
2009	\$21,000
2010	\$22,000

OTHER INFORMATION

Can I Borrow, Assign, Or Withdraw My Benefits?

No. The benefits provided under the Plan are not capable of being assigned, charged, alienated, anticipated or given as security and may not be commuted or surrendered during your lifetime.

You may not withdraw any part of your account balances while you remain in the service of the University.

How Are Administration Costs Covered?

The costs of administration of the Plan and any fees in respect of the administration and management of the investment funds will be reflected in the value of your account balances.

Additional Facts You Should Know

- The Plan came into effect on January 1, 1991. The Plan is administered by the University which has appointed a Board of Trustees to oversee the general administration and trusteeship of the Plan.
- The University intends to continue the Plan indefinitely but reserves the right to amend or terminate it at any time. No such action can reduce the benefits you have earned. If the Plan is terminated, you will automatically acquire full vested rights to the account balances maintained in respect of University contributions made on your behalf. On Plan termination, if there are any assets remaining in the Plan after provision has been made to provide the benefits to which the Members are entitled, such assets may be returned to the University.
- During the continuation of the Plan any amount to which a Member has not acquired a vested right on termination of service or death will first be used to satisfy University contributions required under the Plan. Any such amounts which are not used to satisfy University contributions will be returned, subject to any applicable legislation, to the University.
- Subject to any legislation regulating the Plan, the decision of the University shall be final and conclusive with respect to all questions relating to the operation, administration and interpretation of the Plan.
- If you are age 65 or older, and you complete the prescribed form, you may receive a cash refund of the total amount to your credit under all defined contribution pension plans, locked-in retirement savings plans and prescribed retirement income funds governed by British Columbia pension legislation if that total amount is less than 40% of the YMPE for the year in which you complete and sign the form. If you have a spouse your spouse must provide his or her consent by completing the prescribed form. To receive a cash refund of the amount to your credit under the Plan, the form you have completed, and, if applicable, the spousal consent form must be filed with Sun Life and with each relevant pension plan and financial institution.
- You may be able to withdraw locked-in funds from the Plan if it is established, by a written statement from a qualified medical practitioner that, by reason of a physical disability, you have a considerably shortened life expectancy. In addition to providing the practitioner's statement, your spouse must also agree to waive his/her entitlement to a pension benefit. Please see the University's Human Resources Department for the appropriate forms and further details.

Your Personal Information

As the party responsible for the operation and administration of the Plan, the University requires personal information about you in order to, without limitation, monitor the effectiveness of Plan service providers and provide general member services. **By enrolling in the Plan, you will have authorized University access to your personal information relating to the Plan.** If you need further information regarding these issues, please contact the University's Human Resources Department.

Protecting Your Privacy

Within the Sun Life Financial group of companies, protecting your privacy is a priority. They maintain a confidential file in their offices containing personal information about you and your contract(s) with them. Their files are kept for the purpose of providing you with insurance and investment products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees and representatives who are responsible for the administration and servicing of your contract(s) with them, or any other person whom you authorize. You are entitled to consult the information contained in their files and, if applicable, to have it corrected by sending a written request to them.

To find out about their Privacy Policy, visit their Web site at www.sunlife.ca or call 1-800-387-2636 extension 8850 (press Toronto Metro), and request that a copy of their Privacy Brochure be sent to you.

Rights To Information

You have the right to receive the following information:

- an annual statement of your benefits within six months after each Plan year end,
- annually, a brief description of the investment policy of the Plan,
- a statement of benefits and options on termination of membership within 90 days of the event or, subsequently, within 30 days after the University receives the appropriate request for updated information,
- a statement of benefits and options at retirement within 30 days after the University receives the appropriate request for commencement of the pension,
- a statement of benefits and options on termination of the Plan within 30 days of approval of the termination report by the pension supervisory authorities,
- a statement of benefits and options on your death will be provided to your surviving spouse or named beneficiary or legal representative within 30 days after the University has received proof of your death.

On termination of membership or retirement, you, and on your death, your surviving spouse or named beneficiary or legal representative, also have the right to receive the data used to calculate the applicable benefits within 30 days after the University receives the appropriate request for that data.

Examination Of Documents

You, your spouse or named beneficiary, or an agent authorized in writing by you, may examine or have made available the following documents:

- the plan documents and amendments thereto,
- the statement of investment policies and procedures under the Plan
- any trust deed or agreement relating to the Plan
- Information Returns filed with pension supervisory authorities.

The above documentation is to be made available at the University's Human Resources Department or an alternative location that is suitable to both parties within 10 working days after the University receives the appropriate request, but not more frequently than once in any given 12-month period.

APPENDIX

“Faculty Employee” means a person who is employed as a lecturer, assistant professor, associate professor, professor, librarian or senior laboratory instructor in a regular, continuing or permanent assignment, tenure track or tenured position.

“Regular Employee” means:

- (a) CUPE Regular Full-Time Employee – a CUPE Member who is an Employee occupying a permanent position whose work week averages at least thirty-five hours (excluding overtime).
- (b) CUPE Regular Part-Time Employee – a CUPE Member who is an Employee occupying a permanent position whose work week averages less than thirty-five hours (excluding overtime).
- (c) Director – an Employee who is covered by the directors’ handbook who is employed in a continuing position on a full-time basis.
- (d) Exempt Regular Full-Time Employee – an Exempt Member employed in a continuing position on a full-time basis.
- (e) Exempt Regular Part-Time Employee – an Exempt Member employed in a continuing position on a part-time basis.
- (f) Senior University Administration – the president, vice presidents and senior university administration who are not part of the CUPE, director, exempt or faculty groups.

“Seasonal Employee” means a CUPE Member who is an Employee hired on a full-time or part-time basis for a Term greater than 2 months and less than or equal to 10 months.

“Term Employee” means:

- (a) CUPE Term Employee: a CUPE Member who is an Employee hired on a full-time or part-time basis for a Term greater than two months and less than or equal to twelve months.
- (b) Exempt Full-Time Term Employee: an Exempt Member employed on a full-time basis in a non-continuing exempt position, where the Term exceeds two months.
- (c) Exempt Part-Time Term Employee: an Exempt Member employed on a part-time basis in a non-continuing exempt position, where the Term exceeds two months.
- (d) Faculty Term Employee means a Term appointment of one of six types:
 - (i) Regular – full time appointments for limited Terms at the rank of lecturer, assistant professor, associate professor or professor.⁶
 - (ii) Visiting – full time appointments for limited Terms for scholars who hold continuing appointments elsewhere or who are retired and who hold the rank of lecturer, assistant professor, associate professor or professor.
 - (iii) Instructor – full time Term appointments.⁷
 - (iv) Part-time Instructors – part-time Term appointments hired to teach a specific course on a semester by semester basis.⁷

⁶ To be eligible on the date of hire, the Term must be greater than 2 years.

- (v) Term Librarians – hired for a limited Term for a period of up to twenty four months.
- (vi) Term Senior Laboratory Instructors – hired for a limited Term for a period of up to twenty four months.

“Academic Services Employee” means a person employed by the University, who is paid by the University but funded through grants, contracts or contribution agreements.

“Affiliated Employers Group Employee” means a person employed by research entities or employers who have affiliated relationships with the University.

⁷ This category of employee is not eligible to join the plan unless such employee falls under another eligible employment category.

