

Get connected

Whether you're a novice at navigating your way through the web, or make it your first point of reference for your personal financial management, the Sun Life Financial Plan Member Services website offers a range of services and information to help you stay on top of your retirement savings account.

This newsletter provides an overview of some of the valuable features that are worth exploring and allow you to:

- Keep tabs on your total balance
- Confirm your contributions are deposited
- Obtain your personal rate of return
- Determine the funds that are best for you
- Obtain up-to-date overall fund rates of return
- Pick up some tips on investment basics

Grab a cup of coffee and spend some time with a convenient resource that's available whenever you are, 24 hours a day, seven days a week. The café is always open!

Keep tabs on your total balance

The screenshot shows the Sun Life Financial website interface. At the top, there's a navigation bar with 'Home', 'Sun Life Financial', and 'Help' links. Below that, a 'PLEASE READ' section contains several links for important information. The main content area displays account balances for two retirement plans. A 'Take me to...' dropdown menu is visible below the account information.

Plan Name	Balance
4527700000001-01, BYE COMPANY RETIREMENT PLAN	
Defined Contribution Plan (DCP)	\$0.00
Financial Services Plan (FSP)	\$57,941.58
Financial Services Plan (FSP)	\$0.00
Non-Registered Mutual Plan (NRM)	\$0.00
Total	\$57,941.58

Once you have entered your access ID and password, your **Home** page provides your account balance, updated daily.

If you have forgotten your **access ID** and **password** or have not received them yet, please refer to page 4.

Use the handy **Take me to...** drop-down menu to link you to other popular areas on the site, such as **Transaction history**.

Confirm your contributions are deposited

The screenshot shows the Sun Life Financial website interface. At the top, there is a navigation bar with 'Home', 'Contact us', 'Secure messages', 'Profile', and 'Sign out'. Below this is a 'Transaction history' section with a 'Summary | Details' link. The main content area displays a table of transactions for several plans:

Activity	Activity Summary	Amount
Defined Contribution Pension Plan (DCPP)		
Opening Value	Opening Value As Of 01 Feb 2010	\$0.00
Closing Value		\$0.00
Registered Retirement Savings Plan (RRSP)		
Opening Value	Opening Value As Of 01 Feb 2010	\$12,000.00
Transfers		\$0.00
Increases/Withdrawals		\$1,000.00
Closing Value		\$13,000.00
Non-Registered Optional Plan (NOL)		
Opening Value	Opening Value As Of 01 Feb 2010	\$0.00
Closing Value		\$0.00
Registered Retirement Savings Plan (RRSP)		
Opening Value	Opening Value As Of 15 Nov 2010	\$0.00
Closing Value		\$0.00

If you are actively contributing to your plan, and/or your company is making employer contributions to your account, you can monitor your transactions in the following two ways:

- From the **Home** page, use the arrow in the **Take me to...** drop-down menu, select **Transaction history**, then **Details**.
- From the **Home** page, select the plan you wish to view. From the task bar across the top of the page, select **Accounts**, **Transaction history**, then **Details**.

The **Accounts** drop-down menu gives you access to other plan information, such as:

- copies of previous statements
- fees
- your personal rate of return

Personal rates of return

While it's good to know the rates of return of the various funds, you really want to know how your selections have performed in relation to your personal retirement goals. This is a great piece of information for planning purposes – you want to make sure your investments are growing at a healthy rate so you will have the savings you need to help you maximize your retirement income.

Determine the funds that are best for you

The screenshot shows the Sun Life Financial website interface. At the top, there is a navigation bar with 'Home', 'Contact us', 'Secure messages', 'Profile', and 'Sign out'. Below this is a 'my money tools' section with a 'Asset allocation | Investment options | Funds' link. The main content area displays a questionnaire titled 'Want to find out which investment options are right for you?'. The text reads: 'This tool will help you with your asset allocation. One of the main principles of investing is that the more risk you take the more return you should earn over the long term. However, while getting your money is important, it's equally important that you're comfortable with your choices. This tool will help you determine your investment time horizon and comfort with investment risk, and in turn, help you select the investment options that are right for you. Completing the tool will take no more than 15 minutes. For plans you are enrolled in, amounts can be saved so you can review them periodically to ensure that your investments continue to reflect your goals.' There is a 'Continue' button at the bottom.

Do you ever wonder if you have invested in the right funds? Feel a little uneasy every time you hear the markets are dropping because you're not sure how your investments are affected? Complete the **Investment risk profiler** online by answering eight simple questions. This creates a profile that can then guide your fund selection.

- From the task bar, select the **Resource Centre** drop-down menu, then **my money tools**.
- Choose **Asset allocation** and complete the questionnaire.

Don't forget to save your results!

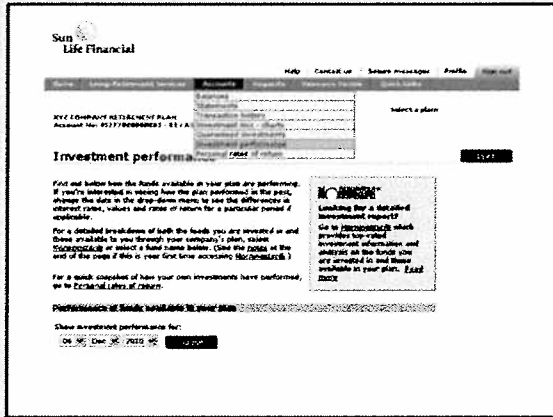
Of course, you shouldn't stop there. If your profile reveals that you are not currently invested in the appropriate proportions in the various asset classes, consider making a fund transfer of your existing deposits and/or adjusting your investment instructions for future contributions.

Making changes to your allocation

To change your investment instruction for future contributions:

- Under the **Requests** drop-down menu, select **Change investments**.
- Under the **I want to:** section, select **Change how my future contributions will be invested**.
- Follow the instructions to complete your change.

Obtain up-to-date overall fund rates of return



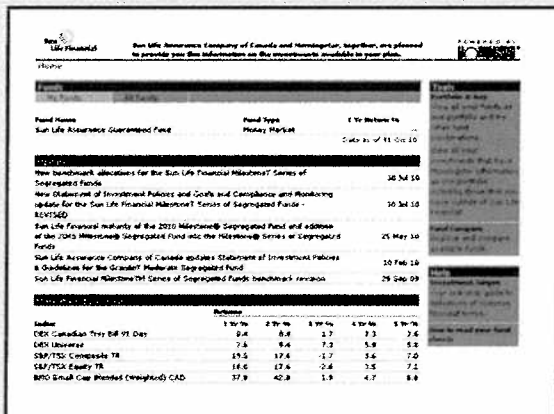
Morningstar® offers detailed information on all the funds offered under your Plan:

- Under the **Accounts** drop-down menu, select **Investment performance**
- Select the **Morningstar®** link

Everyone wants to make sure their investments are performing like they should. You will notice two tabs – **My Funds** and **All Funds**. Select the view you prefer.

By selecting a fund name, you can dig a little deeper and get specific fund information such as: top ten holdings (stocks or bonds that have the highest weightings in the fund); broad asset classes (show how much weight is placed on stocks, bonds or cash); and, industry sectors in which the fund allocates the most assets.

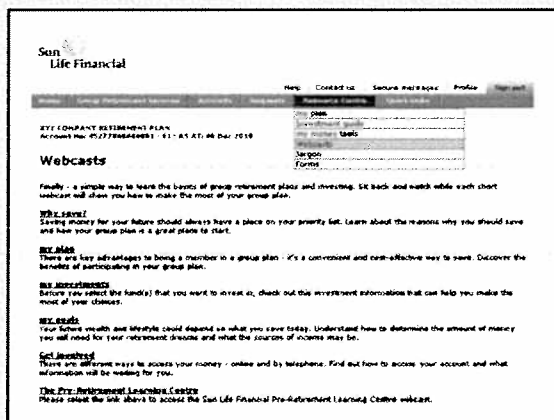
You can also do more analysis on the funds in your plan:



In the boxes on the right, you will notice a **Tools** menu. Select **Fund Compare** to see the differences in investment style, holdings, performance, portfolio and calendar year returns.

Portfolio X-Ray gives you an analysis of the composition of your consolidated investments under your plan.

Pick up some tips on investment basics



The Plan Member Services website also contains webcasts – short educational sessions you can watch when it's convenient for you.

Webcasts can be accessed under the **Resource Centre** tab.

The webcast programs cover a range of topics including:

Why save?	Talks about the reasons you should save, and how your group plan is a great place to start.
my plan	Discusses the benefits of participating in your group plan.
my investments	Provides investment information to help you make informed choices.
my goals	Helps you understand how to determine the amount of money you will need to fulfill your retirement dreams, and what your sources of retirement income may be.
Get involved	Discusses how you can access your accounts, and what types of information you can access.
The Pre-Retirement Learning Centre	Provides retirement and government benefits information to help prepare you for your retirement.

Don't have an access ID or password?

To register for your access ID and password, go to Sun Life Financial's Plan Member Services website at mysunlife.ca. You will need your member account number and your date of birth. Your account number (from 6 to 14 digits) is located in the welcome letter you would have received from Sun Life Financial or on the top right hand corner of your member statement.

Once you have your access ID and password, sign into the Plan Member Services website at mysunlife.ca and select the link under **my financial future** on the **home** page.

- **Forgot your access ID?** Select the **Forgot your access ID?** link.
- **Forgot your password?** Select the **Forgot your password?** link.