



# How to read my statement

**my statement** is designed to give you the plan account information you value most in an easy, accessible format – what is your plan worth today? What kinds of returns are you making? How does your investment mix compare with your target mix? This information is presented in plain language and hopefully encourages you to take an active role in preparing you for retirement.

Review **my statement** to evaluate where your current plan assets are invested as well as your ongoing future contribution instructions, and also to receive updates on your investment lineup and tips on making the most of your retirement savings.

Look to the following sections of **my statement** for this information:

1	<b>Account overview</b>	to view your balances, including opening, closing and dollar changes as a reference
2	<b>My Plan profile</b>	for details on how your existing assets are invested, including <ul style="list-style-type: none"><li>- How my plan's value changed this period</li><li>- My investments</li><li>- How ongoing contributions are invested</li></ul>
3	<b>About my plans</b>	to view messages specific to your company plan
4	<b>Information I should know</b>	providing additional important information and reminders about your plan
5	<b>Glossary of terms used in this statement</b>	to understand industry terms used in my statement

# 1

## Account overview

**my statement** begins with your plan's account balance, including opening and closing balances and investment gains and losses so that you can easily view the overall change in your account. A space for short, high-priority messages about your specific plan also appears on the front of your statement.

**my statement**  
Account number: 98765123456789

FOR W-432301 9999999

JOHN SAMPLE  
123 STREET  
CITY ON MOM OMO

**ABC Company**

For more information  
Sign in to [mysunlife.ca](#)  
Call Sun Life Financial at 1 866 733-8612

**1**  
For the period January 1 to December 31, 2010

**How the value of my plans changed this period**

Value of my plans on January 1, 2010	\$110,873.91
My contributions	\$8,221.25
My employer's contributions	\$420.00
Withdrawals from my plans	-\$150.00
Fees	-\$25.00
My investment gains and losses	\$3,703.32
<b>Value of my plans on December 31, 2010</b>	<b>\$123,043.48</b>

**Personal rates of return for my plans**

3 MONTH	YEAR-TO-DATE	1 YEAR	3 YEAR	5 YEAR	SINCE
2.39%	9.54%	9.54%	9.82%	11.54%	SEP 25, 2001

Your personal rates of return are net of management fees. For more information on how we calculate your personal rates of return, please see the glossary on page 11 or sign in to your account at [mysunlife.ca](#).

**My plans and their values**

Defined Contribution Pension Plan	\$101,052.52
Registered Retirement Savings Plan	\$13,986.73
Tax-Free Savings Account	\$8,004.23
<b>Value of my plans on December 31, 2010</b>	<b>\$123,043.48</b>

**What's inside**

- Details of my plans ..... 2
- Performance of funds and fees ..... 7
- My financial future ..... 8
- Information I should know ..... 10
- Glossary of terms ..... 11

**TIP**  
Welcome to Sun Life Financial! Review this easy-to-read format of your statement for an overview of your account and other important information about your plan.

Sun Life Financial

# 2

## My Plan profile

This section provides a breakdown of your plan's contributions and fund information, including a **How my plan's value changed this period**, and a **My investments** section detailing how your existing investments are allocated. **How ongoing contributions are invested** shows to which funds contributions are directed. You will see a separate **My Plan profile** section for each of your accounts, if applicable.

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**ABC Company Retirement Program**

**My Defined Contribution Pension Plan (DCPP)**

**TIP**  
**What is vesting?**  
The term vesting refers to the amount of your employer's contributions that you own and have rights to if you were, for example, to leave your company. For more details, see the Glossary.

**Retiring soon?**  
John, you'll soon be eligible to start receiving your pension from the ABC Company Retirement Program. Call Sun Life Financial's Retirement Specialists at 1-866-733-8612 to learn more.

**2**  
**My Defined Contribution Pension Plan profile**

**TIP**  
**Overview of your Detailed Plan Information**  
On the next few pages you will find an overview for each plan covering how much money you have, how your investments are performing, and important information about your plan.

Plan registration number ..... 9999999  
Where registered ..... Ontario  
Province of employment ..... Ontario  
My beneficiary ..... JANE SAMPLE SPOUSE, spouse (700%)  
My spouse ..... JANE SAMPLE SPOUSE  
My vesting status ..... 100% vested  
Funds locked in ..... \$101,052.52  
Funds not locked in ..... \$0.00

**My important dates**  
Birth date ..... September 27, 1960  
Date I started my employment ..... January 15, 1999  
Date I joined the plan ..... September 1, 2001  
Vesting date ..... September 1, 2003  
Normal retirement date ..... September 30, 2025  
Earliest retirement date ..... September 30, 2015

**How my Defined Contribution Pension Plan's value changed this period**

Value of my Defined Contribution Pension Plan on January 1, 2010	\$98,308.25
My contributions	\$1,000.00
Member required: \$840.00	
Member voluntary: \$160.00	
My employer's contributions	\$420.00
Employer required: \$420.00	
Fees	-\$263.43
My investment gains and losses	\$1524.27
<b>Value of my Defined Contribution Pension Plan on December 31, 2010</b>	<b>\$101,052.52</b>

# 3

## About my plans

Any communication specifically related to your company plan will appear in this section. Information in **About my plans** may include investment updates, reminders to take action, and any other message your employer sees fit to communicate.

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Account number: 98765123456789 Page 9 of 12

**Use online tools to reach your investment goals**

As an added-value to members, Sun Life Financial's Plan Member Services website offers free online tools to help you with your investment goals. Take advantage of the retirement and financial planning calculators to plan your investment future. You can also use the asset allocation and retirement planner tools to find out your investment personality and determine your future retirement savings. Sign in to [mysunlife.ca](#) with your access ID and password and click on **my money tools** under the **Resource Centre** drop down menu.

**My retirement goal**

Planned retirement year ..... 2015  
Retirement lifestyle ..... \$50,000 per year  
Retirement lifestyle completion date ..... September 20, 2010

*At your current savings rate, your goal is out of reach.*

**Lifestyle goal comparison**

Required assets to support retirement lifestyle	\$975,000
Estimated assets at retirement	\$850,000
Estimated shortfall of assets*	\$125,000

*The estimated shortfall of assets represents the gap between what you should have to provide for your retirement lifestyle and the estimate of what you will have at retirement based on your assets and future savings.*

*Note: The information is based on details you provided when completing the retirement planner. Sign in to [mysunlife.ca](#) to review your results, see the assumptions made in these calculations, and redo the tool if your situation has changed since the last time you saved your results on September 20, 2010.*

**3 About my plans**

**Review our privacy policy**

Your privacy is important to us. We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers to help us service some of our customers. In some instances our employees, service providers, agents and/or reinsurers may be located in jurisdictions outside Canada, and your personal information may be subject to the laws of those foreign jurisdictions. To view our current privacy policy, please visit [www.sunlife.ca](#).

**Information I should know**

**Have you reviewed your statement recently?**

Please review this statement carefully. All information is based on data received from you or your plan sponsor and is subject to legislation and the rules of your plan which will govern in case of differences. Please advise Sun Life Financial or your plan sponsor of errors so that your records may be corrected. Sun Life Financial and your plan sponsor reserve the right to correct any errors. For additional information about the details covered in this statement or about your plan, please contact [mysunlife.ca](#).

**Registered funds at 71**

The value of your account held in registered pension plans, registered retirement savings plans and/or deferred profit sharing plans must be disbursed by December 31st of the year during which you reach the age of 71. You may use registered funds to obtain an annuity or another prescribed plan such as a Registered Retirement Income Fund, Life Income Fund, Prescribed Retirement Income Fund or Locked-In Retirement Income Fund (depending on the pension jurisdiction). Please contact Sun Life Financial or your financial advisor if you need more information or clarification about disbursing your savings.

# 4

## Information I should know

This section includes additional important information about your plan from Sun Life Financial, plus legal and compliance messages.

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Account number: 98765123456789 Page 9 of 12

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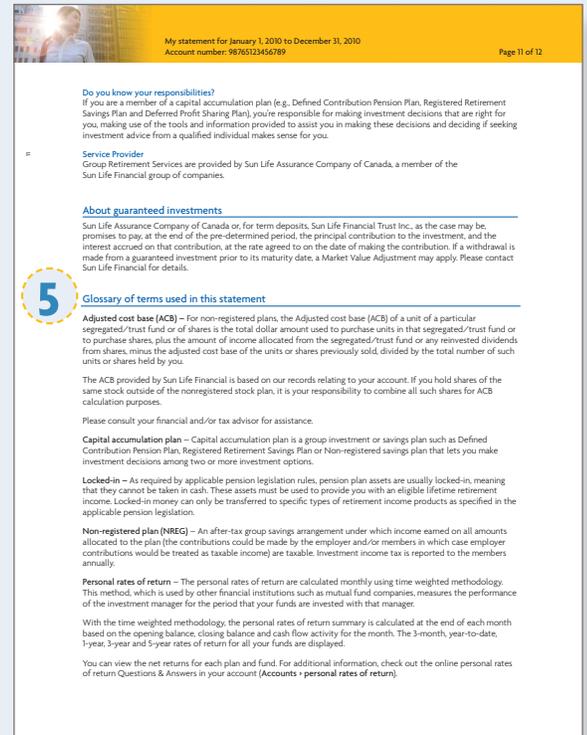
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# 5

## Glossary of terms used in this statement

A list of definitions is included to help you better understand your plan and the information contained in **my statement**.



## Take action!

After reviewing your current investments and future contribution instructions on **my statement**, you should decide whether they fit with your overall investment strategy. You can determine your investment strategy by completing the **Investment risk profiler** and the **Retirement planner**. These tools can be found on Sun Life Financial's Plan Member Services website. Sign in to **mysunlife.ca** using your access ID and password. On the **Home** page, select **my financial centre** followed by **my money tools** under the **Resource Centre** drop-down menu. You can change your investment selections by choosing **Change investments** under the **Requests** drop-down menu.

### Don't have an access ID or password?

Sign in to **mysunlife.ca** using your account number (see your welcome letter or your statement for this number) and select **Register now**.

- Forgot your access ID? Select **I forgot my access ID**.
- Forgot your password? Select **I forgot my password**.

## Questions

If you have any questions, please contact Sun Life Financial's Customer Care Centre at **1-866-733-8612** from 8 a.m. to 8 p.m. ET, any business day.

## Know your responsibilities

As a member of a group retirement plan, you're responsible for making investment decisions and for using the tools and information that have been provided to help you make these decisions. You should also decide if seeking investment advice from a qualified individual makes sense for you.