



The Canadian Baptist Pension Plan membership has its benefits!

Here's why saving with the **Canadian Baptist Pension Plan ("CBPP")** through Sun Life is one of the best investments in your future.

An immediate 100% return on your investment

When you contribute 6% of your earnings as required to the CBPP, your employer contributes 6% as well. That's an immediate 100% return on your investment.

Exclusive investment funds only available in the CBPP

The funds you have to choose from have been specifically designed for the CBPP. They are well diversified and offer you the ability to match your risk tolerance to the fund's investment strategy. Most of the funds in the CBPP are not available at a bank or mutual fund company.

2/3 of Canadian workers do not belong to a pension plan¹.

Professional investment managers and oversight

The funds available in the CBPP are managed by some of Canada's leading investment managers. In addition, the Board of CBM has a robust governance process in place to make sure the CBPP and its investments have the appropriate oversight in place.

Lower fees

Because of the buying power of the CBPP, the fund management fees you pay for your investments are only approximately 0.70%. This is much less than the typical retail fees of 2.00% to 2.50%. This means more of your money stays in your pension account.

It is easy to save using payroll deduction

When you contribute to the CBPP directly from your pay, you make saving a priority by paying yourself first.

Instant tax break

Since your contributions are invested on a before-tax basis, less of your income is taxed. This means that you experience instant tax savings.

Tax-sheltering

All registered plan investment earnings (for example, pension plans and Registered Retirement Savings Plans) grow tax-deferred until you withdraw them (ideally in retirement, when you are in a lower tax bracket).

Access to planning and savings tools and calculators online

You have all sorts of online financial tools in your arsenal to help you with some of your hardest money decisions. And, it's all free on **mysunlife.ca**! Plus, you have access to your account on the go with the **my Sun Life Mobile** app.

39% of Canadians over 55 are concerned they won't have enough savings to maintain their standard of living during retirement².

Only **38%** of people without a group plan feel they have enough financial knowledge to make a plan for retirement. When a person is part of a group plan, this number goes up to **52%**³.

¹ 2014 Ontario Budget Chapter IV – Strengthening Retirement Security in Ontario

² "Canadians living longer but preparing less for retirement: survey". *Benefitscanada.com*. Feb. 15, 2017.

³ 2015 Sun Life Financial Unretirement Index.

Questions?

Please contact Sun Life's Customer Care Centre at **1-866-733-8613** from 8 a.m. to 8 p.m. ET any business day.

Know your responsibilities

As a member of the CBPP, 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.