



Congratulations

on your decision to enrol in
the Canadian Baptist Pension Plan.

You are making a sound financial decision.

About the plan

The assets in the Canadian Baptist Pension Plan rank in the top 50 defined contribution pension plans in Canada. Sun Life Financial, Canada's largest group retirement services provider, handles the day to day administration of the plan. The advantages of this partnership to you as a Plan Member include:

Continuing Membership if you move from one Convention or Eligible Employer to another

- The Canadian Baptist Pension Plan is a national plan. Once you enrol, your pension account with Sun Life Financial follows you if you move from one Convention or Eligible Employer to another, allowing uninterrupted Plan participation.

Matching Employer contributions

- Your required Member contributions are 6% of your annual earnings. Earnings are
 - salary, or
 - salary plus housing if applicable
- Your employer matches 100% of your required contributions
- Your contributions are deducted from your pay and, along with the matching employer amount, are remitted to Sun Life Financial each month.

Investing Other Money – Additional Voluntary Contributions and Transfers in

- You may save more in your Canadian Baptist pension account by asking your employer to deduct additional money from your pay. Additional Voluntary Contributions are not matched by your employer.
- You may transfer pension money from a previous employer or an RRSP into your Canadian Baptist pension account.

Lower management fees

- The combined buying power of the Canadian Baptist Pension Plan and Sun Life Financial means you pay fees that are significantly lower than what you would pay on your own at a bank or mutual fund company
- Lower investment management fees mean more income at retirement.

Investment funds available exclusively to the Canadian Baptist Pension Plan

- You have four investment portfolios to choose from: *Conservative, Moderate, Balanced, and Aggressive*. (see below – the **Investment risk profiler** helps you determine what fund to invest your money in)
- You choose the investment that is right for you.
- You can change your investment instructions as frequently as you wish

Professional investment managers/investment choices

- The Plan investments are managed by some of Canada's leading investment managers.
- The Pension and Insurance Committee and the Plan consultant regularly review investment results.

Tax advantage

- Your pension contributions are tax-deferred. You do not pay taxes on your money going into your pension account – you pay taxes when you withdraw your money in retirement, likely when you are in a lower income tax bracket.
- The benefit of tax-deferred earnings growth over time is significant.

Easy access to your account

- Sun Life Financial provides a number of services that will make it easy for you to track your investments, access investment information and make account changes. These include:
 - a helpful Customer Care Centre and a 24-hour Automated Telephone System. You can speak with a Customer Care Representative every business day from 8 a.m. to 8 p.m. ET by calling **1-866-733-8613**. The Automated Telephone System is available 24 hours a day, seven days a week, and offers service in over 190 languages. To access the automated system, simply call the same number and follow the prompts.
 - Plan Member Services website (**mysunlife.ca**), where you can access plan specific information, make transactions and review educational material.

Understanding your responsibilities – Investment risk profiler

You are responsible for making investment decisions regarding your plan. The tools and information Sun Life Financial provides will assist you in making these decisions. You may also wish to seek professional investment advice before making your selection.

There is risk in every investment you make. To help you determine what investment portfolio is right for you, complete the **Investment risk profiler**. This simple exercise will help identify where you should be investing according to your comfort level and tolerance of investment risk.

Investment risk profiler

Completing the **Investment risk profiler**

1. For each question, choose the statement that best describes your situation.
2. Circle the points that correspond with your choice.
3. Add the numbers you've circled to get your point total.

This tool will help you determine what kind of investor you are and how much risk you are comfortable with as you save.

Answer each of the following questions, keeping your objective in mind.

1. Which statement best describes your comfort level with fluctuations in the value of your investments?

- a. I'd be very upset if my investments dropped in value over any period of time. **1 point**
- b. I'm willing to accept a lower, more predictable rate of return as long as fluctuations in the value of my investments are small. **10 points**
- c. I'm willing to accept some fluctuations in the value of my investments as I'm seeking a higher rate of return. **20 points**
- d. I want the highest rate of return possible, and understand the value of my investments can fluctuate significantly. **30 points**

2. How long will you leave this money invested before you'll need a significant portion of it for your stated objective?

- a. Less than 5 years **1 point**
- b. 5-10 years **10 points**
- c. 11-20 years **20 points**
- d. More than 20 years **30 points**

3. How likely is it that you'll need access to a large portion of this money earlier than expected? (E.g. taking early retirement)*

- a. Very likely **1 point**
- b. Somewhat likely **10 points**
- c. Unlikely **20 points**
- d. I won't need access to any of the money in this plan early. **30 points**

** Early retirement is defined by pension legislation and can vary by jurisdiction.*

4. Which of the following pattern of returns would you be most comfortable with? Assume an initial amount of \$5,000 invested for 10 years.

- a. Your investment grows without losses to \$8,100. However, in one of the years the value of your portfolio does not increase. **1 point**
- b. Your investment grows to \$10,100 in year 10, but slightly declines in value in two of the years. **10 points**
- c. Your investment grows to \$12,400, but significantly declines in value in three of the years and was worth only \$3,500 after the first year. **20 points**

5. With the four results below, how would you invest \$10,000?

- a. A guaranteed return of \$500. **1 point**
- b. The potential of earning \$800 but the risk of earning only \$300. **10 points**
- c. The potential of earning \$1,200 but the risk of earning nothing. **20 points**
- d. The potential of earning \$2,500 but the risk of losing \$1,000. **30 points**

6. If your investment dropped in value by 20% in one month, how would you react?

- a. I'd cash in my investment immediately. **1 point**
- b. I'd make no changes until the value recovers and then re-evaluate. **10 points**
- c. I'd do nothing. I understand my investments will fluctuate from day to day, but believe they will grow over the long term. **20 points**
- d. I'd invest more while the prices are low. **30 points**

7. How would you describe your investing personality?

- a. I don't like risk and can only tolerate moderate losses. **1 point**
- b. I'm willing to take some risk and can tolerate one year of poor returns. **10 points**
- c. I can tolerate more than one year of poor returns. **20 points**

8. Which of the following statements best describes your investment knowledge?

- a. I'm a novice investor. **1 point**
- b. I have some knowledge. **10 points**
- c. I have good working knowledge. **20 points**
- d. I consider myself an investment pro. **30 points**

Add up your points for your total score:

My total score is

Match your total score to one of the four portfolios described below.

0 – 20

Sun Life Financial Money Market Segregated Fund

21 – 45

Canadian Baptist Conservative Portfolio Fund

46 – 114

Canadian Baptist Moderate Portfolio Fund

115 – 190

Canadian Baptist Balanced Portfolio Fund

191 +

Canadian Baptist Aggressive Portfolio Fund



On your Enrolment Form note your selected investment portfolio in Section 5, Allocation of Contributions. **If you do not make a selection, your funds will be directed to the Balanced Portfolio Fund.**

Enrolment

1. Complete the enclosed Enrolment form
2. Check to make sure:
 - you have provided a Beneficiary Designation
 - your investment choice matches the selection you determined with the **Investment risk profiler**
3. Return the completed and signed Enrolment Form to:
Sun Life Financial
Group Retirement Services
PO Box 2025 Stn Waterloo
Waterloo ON N2J 0B4

If you have any questions please call Sun Life Financial's Customer Care Centre at **1-866-733-8613**. Customer Care Representatives are available to help you each business day from 8 a.m. to 8 p.m. ET.

Welcome letter

Once Sun Life Financial receives your enrolment information, a Welcome Letter will be sent to your home. This letter will provide you with your 6 to 14-digit **Account number**, which you will need to register for your access ID and password with Sun Life Financial.

Registering for your access ID and 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**.

As soon as you have your access ID and password, you can access your account online, through the Customer Care Centre and the Automated Telephone System.

Online tools

Sun Life Financial offers many online tools to help you plan for retirement. Simply sign into **mysunlife.ca**.

- On the **Home** page, select the **my financial centre** link under **my financial future**.
- From **my financial centre**, you can access your **Asset allocation tool** and **Retirement planner** from the top left hand corner.

Asset allocation tool (Investment risk profiler) – This handy tool will record and save your questionnaire results and help keep you on your retirement track.

Retirement Planner – Works with your profiler score to determine how much you need to save on a regular basis to meet your savings goals.

Questions?

Call Sun Life Financial's Customer Care Centre at **1-866-733-8613**.

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