



Now you can save more in your Concordia University of Edmonton Retirement Savings Plan

Concordia University of Edmonton and Sun Life are happy to let you know that we're lowering the fund management fees (FMFs) in your workplace plan.

The FMFs you pay in your workplace plan cover:



Investment management fees (IMFs)

Pay for professional investment managers to research, select and manage a fund's investments.



Operating costs

Include legal, audit, transaction, administration and regulatory filing fees.



Record keeping costs

Include keeping records of your account and member servicing costs.

How do you pay your FMFs?

We include them in the unit price of each fund you're investing in.

Lower fees mean more money stays in your account.

Here's an example: once a year Anne deposits \$4,000 in her plan, earns a 5.75% rate of return before fees, and pays her FMFs at year-end.



You don't have to do a thing.

- On **June 24, 2020**, you'll automatically start paying the new FMFs.
- You'll see a transaction in your account showing that we've moved your money from your current funds into identically named new funds. The dollar amount invested in each fund won't change as a result of this transaction, but the number of units you hold in the new funds may change.
- You won't have access to your investments online between 2 p.m. MT on **June 22, 2020** and 6 a.m. MT on **June 25, 2020** while we update your fees.
- Find your fees online any time by signing in to mysunlife.ca and selecting **my financial centre > Accounts > Account fees**.

Life's brighter under the sun



Your investment choices and fees

Here are the investment options in your workplace plan. They show your current FMFs as at **April 30, 2020**, and the new FMFs that take effect on **June 24, 2020**. The FMFs you see here don't include the applicable sales taxes that are charged to your account.

| Fund type | Fund name | Current FMF | New FMF |
|--|--|-------------|---------|
| Help me do it – we point you toward an easy investment and you make one decision. | | | |
| Target date | BlackRock LifePath® Index 2020 Segregated Fund | 0.99% | 0.74% |
| | BlackRock LifePath® Index 2025 Segregated Fund | 0.99% | 0.74% |
| | BlackRock LifePath® Index 2030 Segregated Fund | 1.05% | 0.75% |
| | BlackRock LifePath® Index 2035 Segregated Fund | 1.10% | 0.75% |
| | BlackRock LifePath® Index 2040 Segregated Fund | 1.15% | 0.75% |
| | BlackRock LifePath® Index 2045 Segregated Fund | 1.16% | 0.76% |
| | BlackRock LifePath® Index 2050 Segregated Fund | 1.16% | 0.76% |
| | BlackRock LifePath® Index 2055 Segregated Fund | 1.17% | 0.77% |
| | BlackRock LifePath® Index 2060 Segregated Fund | 1.18% | 0.78% |
| | BlackRock LifePath® Index Retirement Segregated Fund 1 | 0.99% | 0.74% |
| Let me do it – you handle all the investing and decisions using our tools. | | | |
| Guaranteed | SLA Deposit Fund | N/A | N/A |
| Money market | Sun Life Money Market Segregated Fund | 0.69% | 0.44% |
| Fixed income | PH&N Bond Segregated Fund | 1.05% | 0.70% |
| | TDAM Canadian Bond Index Segregated Fund | 0.84% | 0.49% |
| Canadian equity | Beutel Goodman Canadian Equity Segregated Fund | 1.09% | 0.74% |
| | CC&L Group Canadian Q Growth Segregated Fund | 1.05% | 0.70% |
| | TDAM Canadian Equity Index Segregated Fund | 0.85% | 0.50% |
| Foreign equity | MFS International Equity Segregated Fund | 1.32% | 0.97% |
| | TDAM International Equity Index Segregated Fund | 0.95% | 0.60% |
| | TDAM U.S. Market Index Segregated Fund (Registered) | 0.85% | 0.50% |

We're here to help

Live support



Call **1-866-733-8613**
Monday to Friday
6 a.m. to 6 p.m. MT
Sign in to **mysunlife.ca**
and select **Chat live now**

Info anytime



Go mobile: Check your balances and see how your funds are doing. Download the **my Sun Life mobile app** on Google Play or the Apple App Store.



Visit **mysunlife.ca** for tools, articles and videos.

Plan advice



For personalized advice about your plan, talk to a financial advisor (registered as a financial security advisor in Quebec).