

Samuel, Son & Co., Limited Retirement Plan



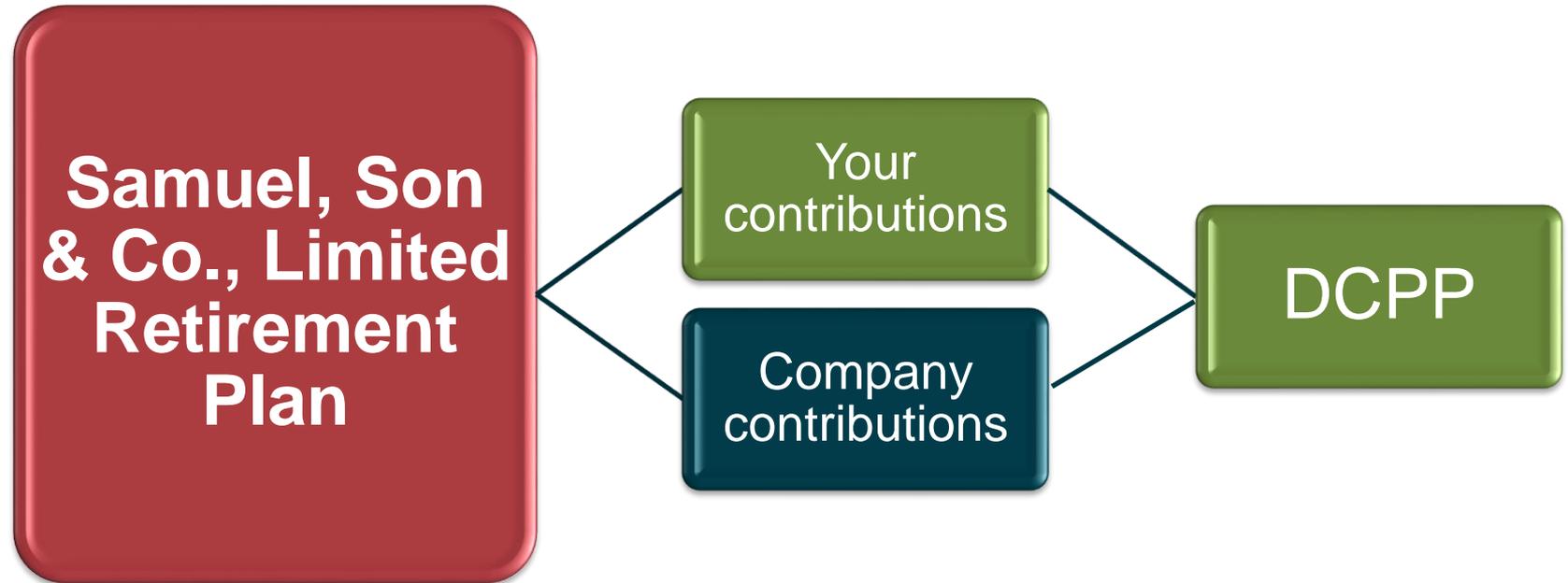
Key topics

Understanding your plan

Choosing your investments

Next steps

How your plan works



Defined Contribution Pension Plan

Eligibility

- **Full time salaried & hourly employees** hired on or after September 1, 2013
- Participation is compulsory

Contributions

- **Employee Required Contributions**

- **Years of Service**

- **Basic**

- | | |
|---------------------------|------------------|
| • Less than 5yrs | 3% of earnings |
| • 5 yrs but less than 10 | 3.5% of earnings |
| • 10 yrs but less than 15 | 4% of earnings |
| • 15 yrs but less than 20 | 4.5% of earnings |
| • 20 yrs or more | 5% of earnings |

- **Employer contributions**

- Your employer will match 100% of your **required** contributions

All contributions are governed by CRA maximums

Defined Contribution Pension Plan

In-service Withdrawals

- Additional voluntary unmatched contributions permitted only
- 1 free withdrawal per year
- \$25.00 for subsequent withdrawals

Vesting & Locking-in

- Immediately

Less is more

1% difference means \$45,158 in savings!

YEARS OF CONTRIBUTION	TOTAL CONTRIBUTIONS TO YOUR PLAN ACCOUNT	MANAGEMENT FEE*				
		3%	2.5%	2%	1.5%	1%
10 years	\$40,000	\$46,132	\$47,512	\$48,936	\$50,406	\$51,923
20 years	\$80,000	\$105,634	\$112,026	\$118,870	\$126,201	\$134,054
30 years	\$120,000	\$182,379	\$199,625	\$218,814	\$240,176	\$263,972

\$45,158

Assumptions: \$4,000 yearly investment, 5.75% gross rate of return

Does it add up?

Annual salary: \$45,000; Yearly salary increase: 2%; Rate of return: 5.75%

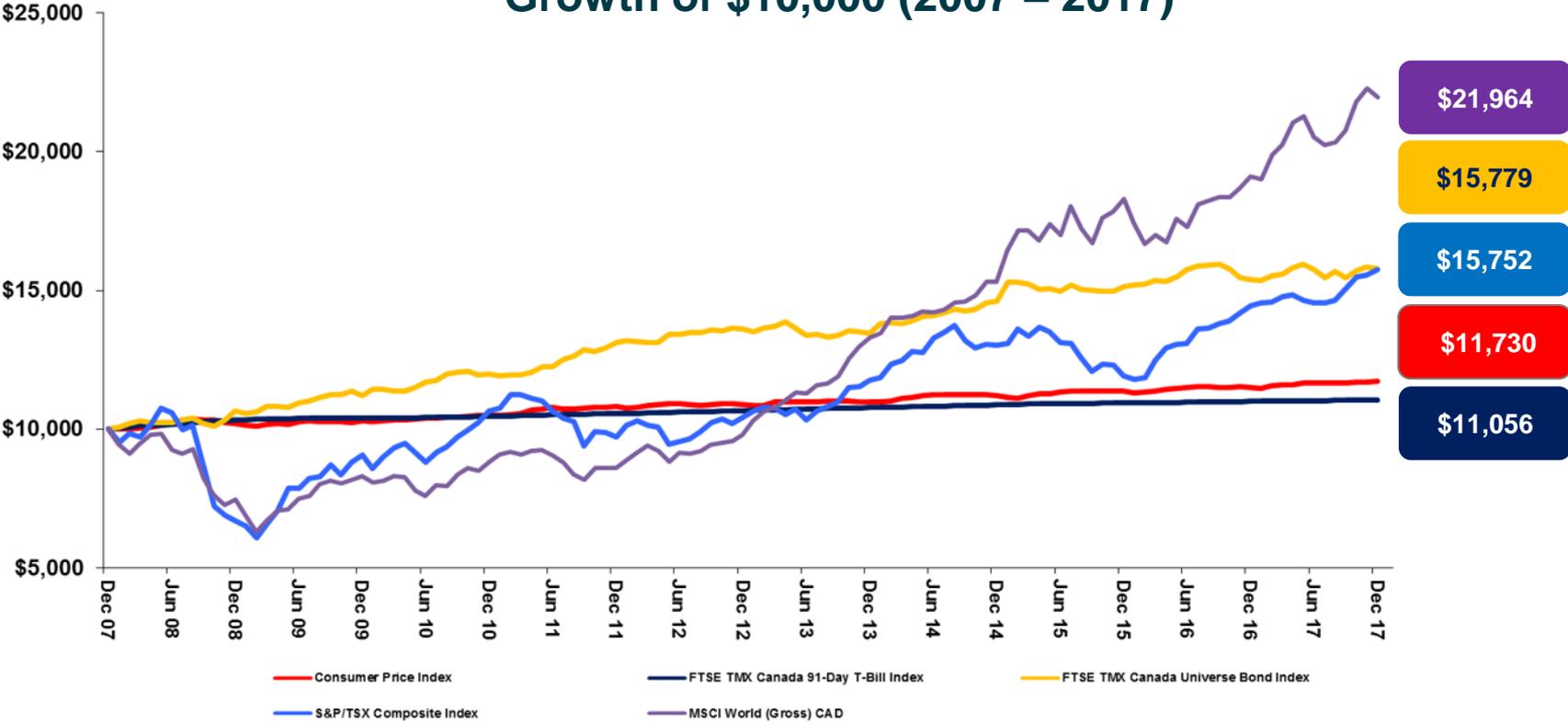
	After one year	After two years	After five years
Employee :3%	\$1,387	\$2,882	\$8,079
Employer: 3%	\$1,387	\$2,882	\$8,079
TOTAL	\$2,774	\$5,764	\$16,158



Choosing your investments

Diversify

Growth of \$10,000 (2007 – 2017)



Built FOR me or Built BY me



Built FOR me



Built BY me

Built BY me

Fund Class	Fund
Guaranteed / Money Market	SLA 1, 3, 5 Guaranteed Funds Sun Life Financial Money Market
Fixed Income	BlackRock Universe Bond Index Sun Life Financial Universe Bond
Balanced	Beutel Goodman Balanced CC&L Group Income and Growth
Canadian Equity	Beutel Goodman Canadian Equity Beutel Goodman Small Cap CC&L Group Canadian Equity
U.S. Equity	Beutel Goodman American Equity BlackRock U.S. Equity Index (Registered) Sun Life MFS U.S. Growth
International and Global Equity	MFS Global Equity MFS International Equity

Built FOR me

Fund Class	Fund
Multi-risk Target Date	<p data-bbox="633 437 1624 476">Sun Life Financial Granite Multi-Risk Target Date Funds</p> <p data-bbox="591 527 1566 611">A Suite of Portfolios with 3 different Risk Profiles to choose from: Conservative, Moderate or Aggressive</p> <p data-bbox="591 659 1615 789">Within each profile, select the retirement year closest to when you plan to retire. Years/portfolios available currently include: 2020, 2025, 2030, 2035, 2040, 2045, 2050.</p> <p data-bbox="591 840 1647 924">For retirement dates before 2020 the Sun Life Financial Granite Retirement Fund is available.</p>

Investment performance

- Morningstar @ mysunlife.ca

Use the generic access ID &
password provided to you by the
HR Department



Next steps

Enrol in the plan

my money @ work | Start saving guide



SAMUEL Sun Life Financial

Defined Contribution Pension Plan (DCPP)
enrolment form

Return completed form to:
Sun Life Financial, Group Administration Services
PO Box 11861 Ste-CV, Montreal, QC, H3C 3P7

Please PRINT clearly. Note: La version française de ce document est également disponible.

Plan sponsor information

Name of plan sponsor	Samuel Son & Co. Limited	Plan ID	Plan	Enrolment number
Classification	001	Payroll ID	N/A	User Role
				N/A

1 Personal information

*By submitting this form you authorize your social insurance number (SIN) to be used for the purposes of the reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your identification number with each time as it is replaced with a number that is not your SIN.

First name	Middle initial	Last name	Sex	Marital status
			M	Married
Date of birth (dd-mm-yyyy)	Social insurance number	Identification number		
Address (street number and name)		Apartment or suite		
City	Province	Postal code	Telephone number (day)	
Email address		Telephone number (evening)		
Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)	Employee's province of employment		

2 Marital / relationship status declaration

I certify, at the time of this declaration, based on the definition of spouse under applicable pension legislation:

I have a spouse.

Spouse's first name	Middle initial	Last name

I do not have a spouse.

Note: If your status changes in the future, please complete and submit a "Change of marital" form and notify your plan sponsor.

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COR52.01 DCPP E-07-16

For SLP use
ENR-MNT

Complete the enrolment form enclosed in your enrolment guide.

Return completed and signed enrolment form to your HR Department

Tools and Resources at Sun Life



Mobile app



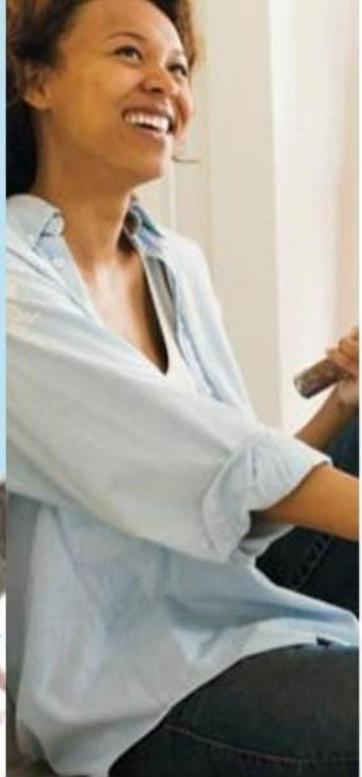
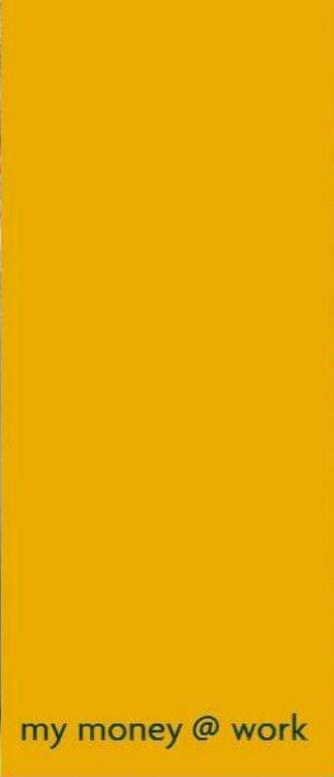
mysunlife.ca



1-866-733-8613



Your statement



Thank you!

The information provided is of a general nature and should not be construed as personal financial or legal advice. Neither Sun Life Financial or its affiliates guarantees the accuracy or completeness of any such information. The information should not be acted on without obtaining counsel from your professional advisors applicable to your particular set of facts.

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

