

# How to read your quarterly rates of return information

As a member of the **University of Ontario Institute of Technology Pension Plan (“UOIT Pension Plan”)**, this fact sheet is designed to give you information about the rates of return and the applicable fund management fees. The **UOIT Pension Plan** offers you the flexibility to select funds by either building your own portfolio or choosing a built FOR me portfolio.

As a member of the **UOIT Pension Plan**, you are responsible for making investment decisions and for using the tools and information that have been provided to you by the University and are available at [mysunlife.ca](http://mysunlife.ca).

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## Fund name

This list provides the full names of all the investment funds available to members of the **UOIT Pension Plan**.

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## Assets (%)

This is the total percentage of all the assets within the **UOIT Pension Plan** that is held in each of the investment funds.

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## Rates of return

This is the annualized gross rate of return of the investment funds based on the month end period of time that is being reported. Operating expenses have been deducted from the gross rates of return shown, however, investment management fees associated with the funds offered in the UOIT Pension Plan have not been deducted.

Rates of return are shown over a period of 3 months, 1, 3, 5, and 10 years. Past performance is not indicative of future performance. You should review your own risk tolerance by completing the **Investment risk profiler** available at [mysunlife.ca](http://mysunlife.ca).

For more information about the fees you pay, simply sign in to [mysunlife.ca](http://mysunlife.ca) using your access ID and password, and select **my financial centre > Accounts > Account fees**.

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## Management fees

Fund management fees (FMs) are expressed as a percentage of the asset. The fee is calculated monthly based on your asset holdings at the previous month-end and paid through a redemption of units on the first business day of each month, which

Fund name	Assets (%)	Rates of return					Management fees*
		3 months	1 year	3 year	5 year	10 year	
BlackRock LifePath® Index 2015 Segregated Fund	5.17%	1.78%	7.64%	6.97%	3.45%	–	0.41%
BlackRock LifePath® Index 2020 Segregated Fund	5.20%	2.17%	9.09%	8.11%	3.23%	–	0.46%
BlackRock LifePath® Index 2025 Segregated Fund	10.25%	2.45%	9.73%	7.7%	2.51%	–	0.52%
BlackRock LifePath® Index 2030 Segregated Fund	7.60%	2.76%	10.3%	7.07%	1.77%	–	0.57%
BlackRock LifePath® Index 2035 Segregated Fund	5.31%	3.03%	10.74%	6.49%	1.2%	–	0.57%
BlackRock LifePath® Index 2040 Segregated Fund	6.89%	3.27%	11.15%	6.01%	0.68%	–	0.57%
BlackRock LifePath® Index 2045 Segregated Fund	3.19%	3.48%	11.53%	5.65%	–	–	0.56%
BlackRock LifePath® Index 2050 Segregated Fund	0.00%	3.31%	–	–	–	–	0.60%
BlackRock LifePath® Index Retirement Segregated Fund 1	0.86%	1.49%	6.83%	7.14%	4.55%	–	0.44%
SLA 1 Year Guaranteed Fund	0.18%						
SLA 3 Year Guaranteed Fund	0.14%						
SLA 5 Year Guaranteed Fund	0.62%						
Sun Life Financial Money Market Segregated Fund	14.82%	0.28%	1.11%	1.01%	1.43%	–	0.24%
BlackRock Universe Bond Index Segregated Fund	11.91%	0.28%	3.62%	6.64%	6.27%	5.90%	0.29%
Beutel Goodman Small Cap Segregated Fund	6.84%	2.32%	8.58%	8.92%	8.70%	12.91%	0.54%
Beutel Goodman Canadian Equity Segregated Fund	9.30%	5.66%	12.19%	7.36%	3.86%	9.96%	0.50%
BlackRock S&P/TSX Composite Index Segregated Fund	0.59%	1.71%	7.17%	4.75%	0.95%	9.31%	0.29%
Fidelity True North® Segregated Fund	3.73%	3.01%	10.68%	6.14%	1.36%	10.54%	0.89%
BlackRock U.S. Equity Index Segregated Fund	1.27%	0.69%	12.98%	8.59%	1.46%	1.88%	0.30%
Sun Life MFS U.S. Equity Segregated Fund	0.99%	2.40%	15.49%	5.85%	0.73%	2.74%	0.47%
MFS Global Equity Segregated Fund	1.35%	7.59%	21.48%	8.74%	4.20%	6.05%	0.90%
Hexavest World Market Segregated Fund	2.44%	3.57%	20.27%	10.52%	8.23%	–	0.92%
BlackRock EAFE Equity Index Segregated Fund	0.09%	7.82%	14.86%	1.93%	-3.39%	3.34%	0.32%
Templeton International Stock Trust Segregated Fund	1.29%	9.48%	15.4%	1.24%	-3.55%	4.15%	0.91%

\* FMs as at January 31, 2014. The FMs displayed in this document do not include the applicable sales tax. However, these taxes are charged to your account. FMs include, but are not limited to, fund operating expenses and investment management fees.

reduces the unit value of the fund by the equivalent amount.

Fund management fees include, but are not limited to, operating expenses and investment management fees. Investment management fees pay for professional investment managers to

select the underlying fund's investments and build the fund's portfolio. These fees may also pay for keeping records of your account, applicable sales tax and member servicing costs. Operating expenses are generally made up of expenses of buying and selling securities for a fund, and any

expenses relating to the operation of a fund, including legal, audit, trustee, custodial and safekeeping fees, interest, operating and administrative costs (other than advertising, distribution and promotional expenses), member servicing costs and costs of financial and other reports used by the fund.