How to read my statement







As a member of the University of Ontario Institute of Technology (OntarioTech University) defined contribution pension plan (the University's pension plan), you have access to your quarterly pension statements at mysunlife.ca. Your pension account statements are available online for up to two years. In addition, you will receive your printed semi-annual statement dated June 30 of each year, and your annual statement dated December 31 of each year, at your home address. The **How to read my statement** overview is based both on the quarterly and year-end statements you will receive. Differences between the quarterly and annual pension statement layout is noted in each applicable section.

my statement is designed to give you the important plan account information that you value most in an easy, accessible format – what is your **University's pension plan** worth today? What kinds of returns are you making? How does your investment mix compare with your target mix?

This information is presented in plain language and is intended to assist you in taking an active role in preparing for retirement. If you have any questions regarding your personal quarterly or year-end account statements, please contact Sun Life at **1-877-908-0301**.

Please review your account statements to:

- evaluate where your current plan assets are invested;
- review your investment instructions for future contributions; and
- get updates on your investment lineup and tips on making the most of your retirement savings.

Your investment mix versus your target mix

Your investment mix describes the percentage of your money that is currently invested in each of the asset classes offered in your Plan. Your target asset mix suggests how much you should be investing in each asset class to help you meet your short and long-term goals. By completing Sun Life Financial's **Investment risk profiler** (known as the Asset Allocation tool), you will see a comparison between your current investment mix and your target mix. See **Comparing my current investment mix to my target investment mix** on page 3 for more information.



Look to the following sections of **my statement** for the information you need:

1	Account overview	 allows you to view your balances, including opening, closing and dollar changes as a reference
2	My current investment mix	• allows you to view the pie graph that breaks out your investments by asset class
3	My Defined Contribution Pension Plan details	 provides details on the value of your plan, contributions, fees and your investment gains and losses
4	Personal rates of return	 allows you to view your personal rates of return
5	My investments	 allows you to view a summary of the funds you invest in
6	Comparing my current investment mix to my target investment mix	 provides a comparison of your current asset allocation and your target asset allocation
7	Performance of investments and fees	 provides information on how the funds available to you have been performing and the fees
8	Administration fees	provides list of transaction fees
9	About my plan	• allows you to view messages specific to your company plan
10	Information I should know	 provides additional important information and reminders about your plan
1	Glossary of terms used in this statement	 assists you to understand industry terms used in my statement

Account overview

Your **my statement** begins with your plan's account balance, including opening and closing balances and investment gains and losses so that you can easily view the overall change in your account. A space for short, high-priority messages about your specific plan also appears on the front of your statement.

My current investment mix

This pie graph illustrates the breakout of your investments by percentage and asset class. This information appears on the first page of the year-end statement.

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My Defined Contribution Pension Plan details

This section provides a breakout of the contributions to your **University's pension plan** and fund information and appears on your year-end statement.

Personal rates of return

This section provides you with your personal rates of return on the investment funds in your **University's pension plan**. Rates of return are calculated at the end of each month based on your opening balance, closing balance and your cash flow activity for the current month. Your cash flow activity includes any contributions or transfers between funds that have occurred during the month. The rate of return factors are calculated each month and linked together for the period being reported. For example, to produce the rate of return for a 3-month period ending in March, the monthly factors for January, February and March would be linked together.

Your personal rates of return are included on the first page of your quarterly statement.

My investments

This section details how your existing pension contributions are invested.

Comparing my current investment mix to my target investment mix

These pie graphs illustrate your current investment mix by percentage and asset class versus your target investment mix and will appear on your year-end statement. It's always a good idea to regularly review your current investment mix, your financial goals and your investment risk tolerance to determine whether you're on track to reach your retirement goals. To access online tools to help you manage your portfolio, sign in to **mysunlife.ca** using your access ID and password and on the **Home** page, under **my financial future**, select **my financial centre**.



-	My Defined Contribution Pension Plan details							
Va Jar Fe	lue of my plan on nuary 1, 2013 ontributions es	and larrar	MY REQUIRED	MY EMPLOYER REQUIRED	MY VOLUNTARY	MY LOCKED TRANSFER IN	TOTAL	
Va	lue of my plan on ecember 31, 2013	10101965						
P	ersonal rates o	f return for	my Defined	d Contribution	Pension Plan			
_	3 MONTH YEAR	TO-DATE 1	YEAR	3 YEAR 5	SINCE YEAR APR. 1, 20	13		
co	iculate your perso count at www.my.	nal rates of reta sunlife.ca.	um, please see	the glossary on p	age 8 or sign in to y	our		
N	ly investments			NUMBER	PRICE ON	VALUE ON		
IN Fi Bl	vestment name ked income K Bond Index Fur	d		OF UNITS	DEC. 31, 2013	DEC. 31, 2013		
Ci B. Bi Bi	nadian equity G. Canadian Equit Ilanced K LP Index 2025	y Fund						
Т	otal investments							
С	omparing my o	urrent inve	stment mix	to my target	nvestment mix			
AS	SET CLASS	MY	CURRENT INVEST	MENT MIX	MY TARGET IN	VESTMENT MIX		
O G	ked income Inadian equity	24.2	4%		40.00%			
U.	S. equity	3.7	3%	XXXX.	20.00%			
	ternational equity	4.4	6% 5%		15.00%			
Т	otal	10	0%		100%			
Ple	Please review your allocation at least once a year to ensure it aligns with your investment objectives.							
Yo	You can review your allocation by signing on to your account at www.mysunlife.ca.							
Da	te you last update	d your target in	vestment mix:	November 1, 2013				

Performance of investments and fees

This section provides you with the rate of return of the investment funds that you invest in and appears on your year-end statement.

When you invest in a fund, a portion of the fund management fees (FMFs) you pay covers the costs of the services of professional investment managers who select and manage your investments. That portion is therefore commonly referred to as the investment management fee (IMF). FMFs also cover the costs of keeping plan records and include, but are not limited to, operating expenses for both the segregated fund and the underlying fund.

What is a segregated fund?

A segregated fund contains the assets of a retirement plan or non-registered plan that are held by an insurance company for investment. The assets in these funds are held in a separate account of the insurance company and are segregated from the insurance company's other assets. Neither the value of the assets nor the rate of return is guaranteed. Segregated funds are also the investment options underlying an annuity or life insurance contract.

The fees charged to your account are expense based. With expensebased fees, 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.

The fund management fees shown on your statement do not include the applicable sales tax. The sales tax charged will be based on your province of residence. For most employees of the University's pension plan, HST will be charged at 13% when the fees are expensed. If you live in another province the applicable sales tax will be applied when the fees are expensed.

You can find the fees you pay by going online. Simply sign in to **mysunlife.ca** using your access ID and password, and select **my financial centre > Accounts > Account fees**.



Administration fees

This section lists the fees for short-term trading, market value adjustment and termination/retirement withdrawal and appears on your year-end statement.

Note: You can transfer money between investments at any time. There is no charge for transfers, however, a two per cent fee may be charged if you make a transfer into a fund followed by a transfer out of the same fund within 30 calendar days (called short-term trading).





About my plan

Any communication specifically related to your company plan will appear in this section. Information in About my plan may include investment updates, reminders to take action, and any other message that may be important to you.



(9) About my plan

Review our privacy policy Sun Life Financial is committed to keeping your information confidential. We may leverage our strengths in our worldwide operations and in our negotiated relationships with third party providers and reinsures who, in some instances, may be located in jurisdictions outside Canada. Your personal information may be subject to the laws of those foreign jurisdictions. Sun Life financials operations worldwider and our tidh garty providers are required to protect the confidentiality of your personal information in a manner that is consistent with our privacy policy and partices. To find worldword worldword worldwider and our information may privacy policy and our privacy practices end a written request by personal information force worldwider and our privacy Officer, Sun Life Financial 22 Storg St. West, Toronio, ON MSY SC.

Options on termination or retirement

Options on termination or reterment from your plan, benefits may be payable to you. Your options will be communicated to you at the time you terminate or reter. The options available will depend on applicable legislation and plan rules and may include receiving an annutry, taking a lum psain or transferring to aretiment product such as a pension plan, registered retirement savings plan or a non-registered saving plan. For further defails, please review the plan summary or booking provided to you when you joned the plan or contract your plan administrator.

More choice for you means better com

more choice or you mean occurs commission with the information you need to stay informed and get the most out of your plan. We're also committed to using electronic channels for more communications so that together, we'll reduce the amount of paper we use, making use we greener!

It's your choice! We have introduced new contact preferences to allow you to specify how you would like to receive information from us. These changes support our ability to comply with new anti-spam legislation (Bill C-28), which impacts all electronic communications and will come into effect in 2012.

We have also updated our Privacy Policy to describe the choice you have about receiving information regarding other products and services from Sun Life Financial. Please visit www.sunlife.ca/privacy to view our Privacy Policy.

If you with to change your preferences regarding the information you receive from us, you can let us know by visiting the Contact Preferences page under the Profile section of the mysunlife.ca web site or by calling the Sun Life Financial Customer Care Cente.

Questions1 If you have questions, please contact Sun Life Financial's Customer Care Centre any business day from 8 a.m. to 8 p.m. ET.

Locked-out of the Plan Member Services website? You may need to re-register for access. As a security precaution, if you have not visited Sun Life Financials? Plan Member Services website for a period of 12 months (one year), your online access account is automatically suspended.

To reactivate your account, simply contact the Customer Care Centre number listed on the front page of your statement. When you call, please have your account number handy. Your date of birth will also be requested to complete the re-registration process.

Information I should know

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This section includes additional important information about your plan from Sun Life Financial, plus legislative and compliance messages.



My statement for January 1 to December 31, 2013

(10) Information I should know

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Have you reviewed your statement recently? Please review this statement carefully. All information is based on data received from you or your plan sponsor and is subject to legislation and the rules of your plan which will govern in case of differences. Please advise Sun Life Financial or your plan sponsor of errors to that your received may be corrected. Sun Life Financial and your plan sponsor reserve the right to correct any errors. For additional information about the details covered in this statement or about your plan please got to www.mysunificcal.

Do you know your responsibilities?

vary section your responsibilities? If you are a member of a capital accumulation plan, you're responsible for making investment decisions that are right for you, making use of the tools and information provided to assist you in making these decisions and deciding if seeking investment advice from a qualified individual makes sense for you.

Submit your transactions on time

The cut-off time to process same-day transactions on the my Sun Life website and on our automated telephone system is 4 pm. ET. Transactions submitted before 4 pm. ET are based on that days closing unit value. The cut-off time to process transactions for the Customer Care Centre is 3 pm. ET.

Transaction requests received after the above cut-off times, or a weekend or a holiday will be processed the next business day following the time stated above.

Fund management fees The Performance of investments and fees section shows the fees that you pay to cover administration and investment costs. Certain fees listed are negotiated with your plan sponsor and are subject to change with the agreement of, or upon notice to, your plan sponsor.

The fund management fees shown on your statement do not include the applicable sales tax. However, the tax is still charged to your account.

san charge to your account. Fund management fees include, but are not limited to, investment management fees as well as operating expenses for both the segregated fund and the underlying fund. Investment management fees pay for professional investment managers to select the underlying fund is investment and build the fund's portfolio. These fees also pay for keeping records of your account and member servicing costs. Operating expenses both for the segregated fund and underlying fund, are generally made up of 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 expense), member servicing costs and costs of financial and other reports used by the fund. In some fund, operating expenses also include embedded fees of the underlying fund.

A full explanation of what your fund management fees are comprised of is available on the my Sun Life Website at www.mysunlife.ca (my financial future > accounts > account fees).

service teres Service fees reflect the current fees to administer your account. These fees, which may not be applicable to all of your plans, may also be subject to applicable tasks tax. Additional fees for services you request may be applied and will be communicated to your all the time your request the services. The service fees may be amended with the agreement of or upon notice to your plan sponsor.

Other fees

Other fees include administration, withdrawal fees, market value adjustments and short-term trading fees, if apollcable.

(continued below)

Glossary of terms used in this statement

A list of definitions is included to help you better understand your plan and the information contained in **my statement**.



My statement for January 1 to December 31, 2013 Account numbe

Do you know your rights

Do you know your rights? As a member of this plan, you have a right to examine information and documents regarding the plan. This includes the plan document which sets out the plan noise and amendments made to the document, if any, it may also include such things as the plan's investment policy statement and a monial information terus. For details, please contact your Plan Administrator. In addition, pension legislation also permits a spouse or any other person entitled to a benefit or their again to examine certain plan documents.

Your spouse Your beneficiary?

Your spouse. Your beneficiary? If you have a spouse at the time of your death, legislation may require that some or all of the proceeds be paid to your spouse. Depending on the pension jurisdiction under which your plan is governed, this may not apply if you and your spouse are living separate and apart on the date of your death or, if permitted by legislation, the death benefit has been waived. Please ask your plan administrator for deatils of the legislation which covers your plan.

About forfeitures

Autor interestings Any forfeitures and /or surplus under the pension plan will be administered in accordance with the plan document and applicable legislation. For further details about these forfeitures and /or surplus, if any, please contact your plan administrator.

Amendments to your pension plan

Amendments are your persion plant Amendments may have been made to your pension plan during the period covered by this statement. If amendments were made to the plan and you were not notified of these plan amendments, either through a notice//flyer or a revised member booklet, you have the right to examine these amendments. For details, please contact your plan administrator.

Registered funds at 71

Registered funds at 71 The value of your account held in registered pension plans, registered retirement savings plans and/or deferred profit sharing plans must be disbursed by December 31 st of the year during which your each the age of 71. Your Fund, use registered funds to obtain an annulty or another prescribed plan such as a Begistered Retirement Income Fund Ufe Income Fund Prescribed Retirement Income Fund or Locked-In Retirement Income Fund (depending on the pension jurisdiction). Please contact Sun Life Financial or your financial advisor if you need more information or clainfication about disbursing your savings.

Service Provider

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

(11) Glossary of terms used in this statement

Ceptral accumulation plan – Capital accumulation plan is a group investment or savings plan such as Defined Contribution Pension Plan, Registered Retirement Savings Plan or Deferred Profit Sharing Plan tal Lets you make investment decisions among two or more investment options. At som Life Princeal, most of theme plans are funded by a group annaity policy under which insurance company's segregated funds and guaranteed funds are offered. Other types of investments (GICS from a trut company and employer's stocil) may also be offered under the plan. Investment gains and losses – Pluses and minuses indicated on this statement are for information only, not for tax reporting purposes.

Locked-in – As required by applicable pension legislation rules, pension plan assets are usually locked-in, meaning that they cannot be taken in cash. These assets must be used to provide you with an eligible lifetime retirement income. Locked-in money can only be transferred to specific types of retirement income products as specified in the applicable pension legislation.

Take action!

Once you have reviewed your current investments and future contribution instructions on **my statement**, you should decide whether they are in line with your overall investment strategy. You can determine your investment strategy by completing the **Investment risk profiler** and the **Retirement planner**. These tools can be found on **mysunlife.ca**. Sign in using your access ID and password. On the **Home** page, select **my financial centre** followed by **my money tools** under the **Resource Centre** drop-down menu. You can change your investment selections by choosing **Change investments** under the **Requests** drop-down menu.

Don't have an access ID or password?

Sign in to **mysunlife.ca** using your account number (see your welcome letter or your statement for this number) and select **Register**.

- Forgot your access ID? Select I forgot my access ID.
- Forgot your password? Select I forgot my password.

Questions

If you have any questions regarding your personal quarterly or year-end account statements, please contact Sun Life at **1-877-908-0301**.

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