

**University of Ontario Institute of Technology (OntarioTech University) defined contribution pension plan (the University's pension plan) – Responsible Investing**

The University’s pension plan takes into consideration environmental, social and governance (ESG) factors with respect to responsible investing (RI). The University believes that these are important considerations in offering you an array of investment options from which to choose. Taking into account ESGs factors in the investments available in the University’s pension plan gives you more choice in determining your own investment mix from a range of diversified styles and objectives.

RI, also known as sustainable investing, is an investment strategy which seeks to generate both financial and sustainable value. It consists of a set of investment approaches that integrates ESGs and ethical issues into financial analysis and decision-making.

ESG factors offer an enhanced analysis of potential investments which can provide a better understanding of overall risk. This includes both financial and non-financial risks which impact the rates of returns realized in the funds in which pension assets are invested. The University currently offers the [MFS Responsible Global Research Segregated Fund](#) to give you an opportunity to participate in RI, if you choose. However, it is important to note that investing responsibly may not directly correlate to better rates. On the other hand, some believe that it reflects good risk management and therefore there is a potential for increased longer-term returns. The ESG factor chart below gives you an idea of the concerns taken into account in an ESG rating.

**ESG Factor Chart**

Environmental	Social	Governance
Sustainability	Human rights	Board
Air & Water Pollution	Community impact	Board
Water scarcity	Health & Safety	Executive
Biodiversity & habitat protection	Child and forced labour	Shareholder rights & voting
Site rehabilitation	Employee relations	Anti-corruption

**United Nations Principles for Responsible Investment (UN PRI)**

The UN PRI was developed by an international group of institutional investors to address the increasing relevance of ESG issues to investment practices. The objective is to align investors with broader objectives of today’s society. This international network of investors collaborated to establish the six (6) Principles for RI. Its goal is to understand the implications of sustainability for investors and support signatories to incorporate these issues into their investment decision making and ownership practices. Sun Life Financial is a signatory to the UN PRI.

**The six (6) Principles are to:**

1. incorporate ESG issues into investment analysis and decision-making processes;
2. be active owners and incorporate ESG issues into our ownership policies and practices;
3. seek appropriate disclosure on ESG issues by the entities in which they invest;
4. promote acceptance and implementation of the Principles within the investment industry; and
5. work together to enhance the effectiveness in implementing the Principles;
6. report on activities and progress towards implementing the Principles.

See [UNPRI](#) and [Sun Life](#) for more details.

The decision to consider ESGs is an individual decision. We encourage you to review your current portfolio on [mySunLife.ca](#) to assess if this is a suitable option.

If you have any questions, please contact Sun Life at **1-877-908-0301** from 8 a.m. to 8 p.m. ET any business day. You may also contact Mary Steele in the OntarioTech University Human Resources Department at [mary.steele@ontariotechu.ca](mailto:mary.steele@ontariotechu.ca) or (905) 721- 8668 ext. 2025.