

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 | <ul style="list-style-type: none"> allows you to view your balances, including opening, closing and dollar changes as a reference |
| 2 | My current investment mix | <ul style="list-style-type: none"> allows you to view the pie graph that breaks out your investments by asset class |
| 3 | My Defined Contribution Pension Plan details | <ul style="list-style-type: none"> provides details on the value of your plan, contributions, fees and your investment gains and losses |
| 4 | Personal rates of return | <ul style="list-style-type: none"> allows you to view your personal rates of return |
| 5 | My investments | <ul style="list-style-type: none"> allows you to view a summary of the funds you invest in |
| 6 | Comparing my current investment mix to my target investment mix | <ul style="list-style-type: none"> provides a comparison of your current asset allocation and your target asset allocation |
| 7 | Performance of investments and fees | <ul style="list-style-type: none"> provides information on how the funds available to you have been performing and the fees |
| 8 | Administration fees | <ul style="list-style-type: none"> provides list of transaction fees |
| 9 | About my plan | <ul style="list-style-type: none"> allows you to view messages specific to your company plan |
| 10 | Information I should know | <ul style="list-style-type: none"> provides additional important information and reminders about your plan |
| 11 | Glossary of terms used in this statement | <ul style="list-style-type: none"> assists you to understand industry terms used in my statement |

1

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.

2

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.

3

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.

4

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.

5

My investments

This section details how your existing pension contributions are invested.

6

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 statement
Account number: _____

REN-WA2301 9999999

JOHN SAMPLE
123 STREET
CITY ON M0M 0M0

OntarioTech
UNIVERSITY

For more information
Sign in to [mysunlife.ca](#)
Call Sun Life Financial at 1 866 733-8612

1 For the period January 1 to December 31, 2013

How my Defined Contribution Pension Plan's value changed this period

| | |
|---|---------------------|
| Value of my plans on January 1, 2013 | \$10,873.91 |
| My contributions | \$3,000.00 |
| My employer's contributions | \$4,000.00 |
| Fees | -\$25.00 |
| My investment gains and losses | \$3,703.32 |
| Value of my plans on December 31, 2013 | \$121,552.23 |

What's inside

- Details of my Defined Contribution Pension Plan 2
- Performance of investments and fees 4
- Information I should know 7
- Glossary of terms 8

2 **My current investment mix**

| ASSET CLASS | MY CURRENT INVESTMENT MIX |
|----------------------|---------------------------|
| Fixed income | 24.22% |
| Canadian equity | 63.84% |
| U.S. equity | 3.73% |
| International equity | 4.46% |
| Other | 3.75% |
| Total | 100% |

Simple, easy, effective
Managing your group retirement and savings plans has gotten brighter on [mysunlife.ca](#). To find out how, check out "my financial centre."

Sun Life Financial

My statement for January 1, 2013 to December 31, 2013
Account number: _____

3 **My Defined Contribution Pension Plan details**

| | MY REQUIRED | MY EMPLOYER REQUIRED | MY VOLUNTARY | MY LOCKED TRANSFER IN | TOTAL |
|--|-------------|----------------------|--------------|-----------------------|-------|
| Value of my plan on January 1, 2013 | | | | | |
| Contributions | | | | | |
| Fees | | | | | |
| My investment gains and losses | | | | | |
| Value of my plan on December 31, 2013 | | | | | |

4 **Personal rates of return for my Defined Contribution Pension Plan**

| | 3 MONTH | YEAR-TO-DATE | 1 YEAR | 3 YEAR | 5 YEAR | SINCE APR 1, 2013 |
|----------------------|---------|--------------|--------|--------|--------|-------------------|
| Fixed income | | | | | | |
| Canadian equity | | | | | | |
| U.S. equity | | | | | | |
| International equity | | | | | | |
| Other | | | | | | |
| Total | | | | | | |

Your personal rates of return are net of management fees. For information on how we calculate your personal rates of return, please see the glossary on page 8 or sign in to your account at [www.mysunlife.ca](#).

5 **My investments**

| INVESTMENT NAME | NUMBER OF UNITS | PRICE ON DEC 31, 2013 | VALUE ON DEC 31, 2013 |
|------------------------|-----------------|-----------------------|-----------------------|
| Fixed income | | | |
| BLK Bond Index Fund | | | |
| Canadian equity | | | |
| B.G. Canadian Equity | | | |
| Balanced | | | |
| BLK LP Index 2025 Fund | | | |
| Total investments | | | |

6 **Comparing my current investment mix to my target investment mix**

| ASSET CLASS | MY CURRENT INVESTMENT MIX | MY TARGET INVESTMENT MIX |
|----------------------|---------------------------|--------------------------|
| Fixed income | 24.22% | 40.00% |
| Canadian equity | 63.84% | 25.00% |
| U.S. equity | 3.73% | 20.00% |
| International equity | 4.46% | 15.00% |
| Other | 3.75% | 0.00% |
| Total | 100% | 100% |

Please review your allocation at least once a year to ensure it aligns with your investment objectives. You can review your allocation by signing on to your account at [www.mysunlife.ca](#).
Date you last updated your target investment mix: November 1, 2013

(continued on next page)

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 expense-based 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, 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**.

My statement for January 1, 2013 to December 31, 2013
Account number:

How ongoing contributions are invested

| INVESTMENT NAME | MY CONTRIBUTIONS | EMPLOYER CONTRIBUTIONS |
|------------------------|------------------|------------------------|
| BLK LP Index 2025 Fund | | |

How the value of my investments changed this period

| INVESTMENT NAME | VALUE ON JAN. 1, 2013 | MY INVESTMENT GAINS AND LOSSES | NET RESULT OF TRANSACTIONS | VALUE ON DEC. 31, 2013 |
|------------------------|-----------------------|--------------------------------|----------------------------|------------------------|
| Fixed income | | | | |
| BLK Bond Index Fund | | | | |
| Canadian equity | | | | |
| B.G. Canadian equity | | | | |
| Balanced | | | | |
| BLK LP Index 2025 Fund | | | | |
| Total | | | | |

7 Performance of investments and fees

A fund comparison to the industry average for similar investments can be found when you sign in to your account at www.mysunlife.ca. Go to the Accounts drop-down menu, then select **Investment performance**.

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

Management fees include the operating expenses for both the segregated fund or mutual fund and the underlying fund. They also include the fees for the professional investment managers of the underlying funds. For more detail about fees, go to the Information I should know section.

You are currently participating in the highlighted investments.

Build your own

| INVESTMENT CATEGORY AND INVESTMENT NAME | 1 YEAR | 3 YEAR | 5 YEAR | FUND MANAGEMENT FEE |
|---|--------|--------|--------|---------------------|
| Cash & equivalents | | | | |
| SLF Money Market | | | | |
| Fixed income | | | | |
| BLK Bond Index Fund | | | | |
| Canadian equity | | | | |
| B.G. Canadian Equity | | | | |
| B.G. Small Cap Fund | | | | |
| BLK S&P/TSX Comp Index | | | | |
| Fidelity True North Fund | | | | |
| U.S. equity | | | | |
| BLK US Equity Index | | | | |
| SL MFS MB US Equity Fund | | | | |
| International equity | | | | |
| BLK EAFE Equity Index | | | | |
| Templ Intl Stock Trust | | | | |

(continued on next page)

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Administration fees

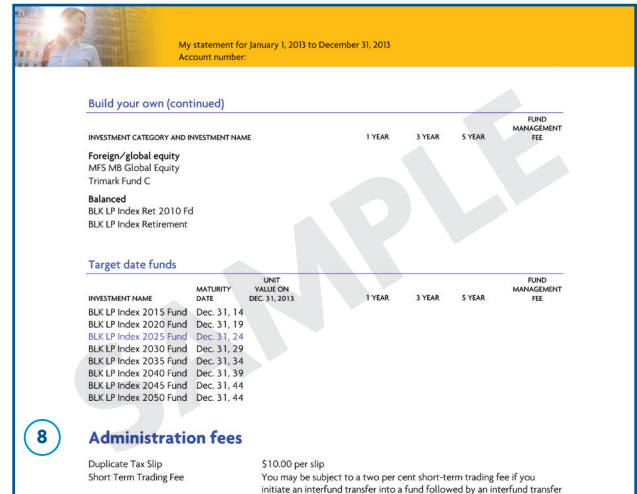
This section lists the fees for short-term trading, market value adjustment and termination/retirement withdrawal and appears on your year-end statement.

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).

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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.



My statement for January 1, 2013 to December 31, 2013
Account number:

Build your own (continued)

| INVESTMENT CATEGORY AND INVESTMENT NAME | 1 YEAR | 3 YEAR | 5 YEAR | FUND MANAGEMENT FEE |
|--|--------|--------|--------|---------------------|
| Foreign/global equity MFS MB Global Equity Trinark Fund C | | | | |
| Balanced BLK LP Index Ret 2010 Fd BLK LP Index Retirement | | | | |

Target date funds

| INVESTMENT NAME | MATURITY DATE | UNIT VALUE ON DEC. 31, 2013 | 1 YEAR | 3 YEAR | 5 YEAR | FUND MANAGEMENT FEE |
|------------------------|---------------|-----------------------------|--------|--------|--------|---------------------|
| BLK LP Index 2015 Fund | Dec. 31, 14 | | | | | |
| BLK LP Index 2020 Fund | Dec. 31, 19 | | | | | |
| BLK LP Index 2025 Fund | Dec. 31, 24 | | | | | |
| BLK LP Index 2030 Fund | Dec. 31, 29 | | | | | |
| BLK LP Index 2035 Fund | Dec. 31, 34 | | | | | |
| BLK LP Index 2040 Fund | Dec. 31, 39 | | | | | |
| BLK LP Index 2045 Fund | Dec. 31, 44 | | | | | |
| BLK LP Index 2050 Fund | Dec. 31, 44 | | | | | |

8 Administration fees

| | |
|------------------------|---|
| Duplicate Tax Slip | \$10.00 per slip |
| Short Term Trading Fee | You may be subject to a two per cent short-term trading fee if you initiate an interfund transfer into a fund followed by an interfund transfer |



My statement for January 1 to December 31, 2013
Account number:

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 reinsurers 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 Financial's operations worldwide and our third party providers are required to protect the confidentiality of your personal information in a manner that is consistent with our privacy policy and practices. To find out about our Privacy Policy, visit our website at www.sunlife.ca, or to obtain information about our privacy practices, send a written request by e-mail to privacyofficer@sunlife.com, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.

Options on termination or retirement
Upon termination or retirement from your plan, benefits may be payable to you. Your options will be communicated to you at the time you terminate or retire. The options available will depend on applicable legislation and plan rules and may include receiving an annuity, taking a lump sum or transferring to a retirement product such as a pension plan, registered retirement savings plan or a non-registered savings plan. For further details, please review the plan summary or booklet provided to you when you joined the plan or contact your plan administrator.

More choice for you means better communication
Sun Life Financial is committed to providing you 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 us even 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 wish 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 Centre.

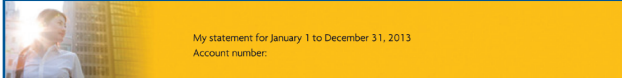
Questions?
If you have questions, please contact Sun Life Financial's Customer Care Centre any business day from 8 a.m. to 8 p.m. ET.

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 Financial's 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

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
Account number:

10 Information I should know

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 so that your records 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 go to www.mysunlife.ca.

Do you know 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 p.m. ET. Transactions submitted before 4 p.m. ET are based on that day's closing unit value. The cut-off time to process transactions for the Customer Care Centre is 3 p.m. ET.

Transaction requests received after the above cut-off times, on 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.
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's investments 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 expenses), member servicing costs and costs of financial and other reports used by the fund. In some funds, 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 fees
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 sales tax. Additional fees for services you request may be applied and will be communicated to you at the time you 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 applicable.

(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 number:

11 Glossary of terms used in this statement

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 rules and amendments made to the document, if any. It may also include such things as the plan's investment policy statement and annual information returns. 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 agent, to examine certain plan documents.

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 details of the legislation which covers your plan.

About forfeitures
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 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
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 31st of the year during which you reach the age of 71. You may use registered funds to obtain an annuity or another prescribed plan such as a Registered Retirement Income Fund, Life 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 clarification 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.

Capital 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 that lets you make investment decisions among two or more investment options. At Sun Life Financial, most of these plans are funded by a group annuity policy under which insurance company's segregated funds and guaranteed funds are offered. Other types of investments (GICs from a trust company and employer's stock) 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 now**.

- 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**.

