



# Combine your savings

Did you know you can move savings from other registered products into your Ontario Tech University pension plan? This can make managing your savings easier.

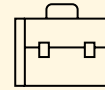
## You can transfer money in from a:

- Deferred Profit Sharing Plan (DPSP)
- Registered Retirement Savings Plan (RRSP)
- Locked-in Retirement Account (LIRA)
- Registered Pension Plan (RPP) from a previous employer

## Transferring your money is easy

1. Email [pensionandbenefits@ontariotechu.ca](mailto:pensionandbenefits@ontariotechu.ca) with '**Request for Approval for Transfer into the University Pension Plan**' in the subject line.
2. Ontario Tech University will reply to your email and notify Sun Life. When you get approval, you may either:
  - a. Notify your former pension plan administrator or the financial institution that holds your external retirement savings; or
  - b. Fill out the **Application for direct transfer of assets** and Sun Life will start the process. To access the fillable application form, click [here](#), then download the form and open it using Adobe Acrobat.

We'll invest any money you transfer into the plan according to the investment instructions you've already given Sun Life. If you want to change your investment instructions, you can do that after the transfer. Just sign in to [mysunlife.ca](https://mysunlife.ca), then select **Manage plan**, followed by **my plan**, **Make a change**, then **Change investments**.



## Investing in your workplace plan

Moving more money into your workplace plan is a great way to gain extra savings. As part of your group plan, the fund management fees (FMFs) you pay are competitive compared to similarly managed investment funds at similar financial institutions. That means more of your money stays invested and growing for you!

**Note:** Once you've transferred your money into the plan, you can only take it out once you're no longer employed with the University.



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

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## Competitive fees

Here is how the FMFs in the University's pension plan compare to fees at other banks or financial institutions. Your plan's average FMFs are as of **April 30, 2024**.

Fund Type	Median retail fees <sup>1</sup>	Average FMFs in the University's pension plan
Bond (Fixed income)	0.89%	0.47%
Equity (including Canada, U.S. and foreign)	1.76%	0.46%
Target date	1.90%	0.35%

<sup>1</sup> Source: Morningstar, Global Investor Experience Study: Fees and Expenses March 2022. Represents the median asset-weighted expense ratios of retail, open-end funds sold by prospectus.

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Call us at 1-866-733-8612, Monday to Friday, 8 a.m. to 8 p.m. ET.