

my plan | Start saving guide

Join your workplace savings plan to get:

- + employer contributions
- + easy ways to save
- + competitive costs
- + simple investing
- + advice when you need it

welcome

Get closer to your financial goals when you save with your employer and Sun Life. It's important to both of us that you retire on time and feel good about your money throughout your life. Let us help you get there!

This guide will take you through your **Edward Jones Retirement Plan** perks and what makes it different from other savings you may have elsewhere, and will help you join.

You can access and manage your plan via desktop, tablet and mobile devices. If you need a hand at any point, you can always count on a human touch—with our digital coach, Ella, or via our live support. Here are the ways you can reach us:



Take care of your savings as they grow, learn about the products in your plan and get helpful hints from Ella, all on **my plan**. Sign up for an ID and password to mysunlife.ca/edwardjones*. Once you're signed in, just select **my plan** on the right-hand side of the page.



Download the **my Sun Life mobile app** to check your balances on the go, review how your funds are doing, and more.



Get in touch with us at Sun Life—we're here to help, with service in over 190 different languages:

1-866-896-6976 | Monday to Friday | 8 a.m. to 8 p.m. ET

You can also contact HR at Edward Jones: **314-515-9601** | CANProfShare@edwardjones.com

Note: When contacting Sun Life's Client Solutions Centre, you will need your account number on hand. Your account number is "39009," followed by your Edward Jones 7-digit numeric Employee ID (e.g., 39009XXXXXX).



Sign up for a **Connect with your money** webinar on sunlife.ca/mymoney to learn about how to use our tools and resources to manage your money.



We are here for you every step of the way—from the moment you join the plan, all the way up to retirement. We can help you with enrolment and making the most of your plan perks. Give us a call at the phone number above during our listed hours of operation.



Learn more about your plan and how to make the most of it at edwardjones.com/canadaprofitsharing.

***Access Sun Life's member site using Single Sign-On:**

Instead of signing in to your Sun Life account via mysunlife.ca/edwardjones, you can access your account directly through **Edward Jones Personal & Job Information/Jones Associate Connection**.

Branch Associates must sign in through **JonesLink**, and click on: **Working at Jones > Personal & Job Information > Group RRSP/DPSP > Sun Life's member website**

Home Office Associates must sign in through **JonesNet**, and click on: **Associate Info > Jones Associate Connection > Group RRSP/DPSP > Sun Life's member website**

*Note: The first time you enter via **Personal & Job Information/Jones Associate Connection**, you will be asked to verify your identity and set up an ID and password. To verify your identity, you will be asked to enter your "Associate ID," which can be found in the top left-hand corner of your **Personal & Job Information/Jones Associate Connection** screen, right below your name and labeled as Employee ID.*

what you have to do

This guide will walk you through everything you need to do to get set up and start saving in the plan today. Just follow the checklist below, where we take you through all the steps from start to finish.

register

- ☐ Go to mysunlife.ca/edwardjones and register for an account. Once you're set up online, you can learn all about the funds offered in your plan and use our tools to help you with saving and investing.

Note: You will need your account number on hand to sign in to your member account on mysunlife.ca/edwardjones. If you forget your account number, please contact Sun Life's Client Solutions Centre at 1-866-896-6976, any business day from 8 A.M. to 8 P.M. E.T.

learn page 5

- ☐ Discover what's great about your plan and why you should join.

invest page 11

- ☐ Understand the investment options in your plan, and get step-by-step help picking your funds.

join page 13

- ☐ Complete the enrolment steps to add more products to your plan, and designate your beneficiaries for each product.





learn



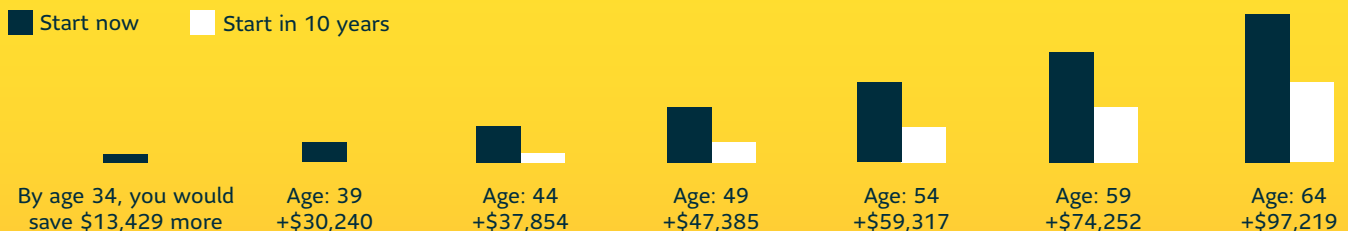
Hear it straight from the ones who are already living it.
This is the advice retirees now have for those of us still working:



Source: Sun Life's 2016 *Retirement Now* report






⚙️ Nothing grows your money like time.

Starting early is the biggest piece of advice retirees have for you, and we agree. Take a look at how a 29-year-old saving \$200 a month starting **now** instead of in **10 years** can get more money for retirement (\$97,219 more to be exact):



This information came from the *Save today for more tomorrow calculator* on mysunlife.ca.

Your future's bright because your employer set you up with a great plan. Here's why:

		
Your employer contributes It's a big perk of working where you do – where else do you get free money like that?	Add money to your RRSP straight from your pay It's easy and means you get instant tax savings.	Tax advantages By contributing to the RRSP, you could pay less income tax. Your RRSP money also grows tax-free until you withdraw it.
		
Exclusive investments* You won't find these if you invest on your own at a bank or mutual fund company. More on page 11.	You get online tools and videos to make saving easier.* Get help with financial topics, choosing your investments, and more.	

At Sun Life, your fees* are competitive. Just another reason to invest with us.

Thanks to our combined buying power with your employer, you pay investing fees that are generally lower than what an average person would pay at a bank or mutual fund company for similarly managed funds. When you pay lower fees, more of your hard-earned money is invested and growing for you.

This table shows how much more you would save over time with Sun Life versus at a bank—see how much a 1% difference in fees can affect your savings over 30 years?

How long you contribute	Total contributions to your plan account	How much would you save	
		Bank (2% management fee)	Sun Life (1% management fee)
30 years	\$120,000	\$209,667	\$256,513
You would save \$46,846 more with us!			

We calculated the figures above assuming you invest \$4,000 each year all at once on January 1 and you earn 5.5% annually before we take off the fund management fee each month.

* Go to mysunlife.ca/edwardjones and register for an account to learn more about the products in the plan, including your investment options and any associated fees you pay when you invest with us. Once you're signed in, you'll be brought to the **Home** page. Select **my plan** on the right-hand side of the page. Next, click on **More about your...** for detailed information on each product.

Products in your plan

Retirement income

Registered Retirement Savings Plan (RRSP)

Tax savings today + save for your future + low fees

This product is made for retirement saving. You contribute money to an account with us. If you contribute every pay, it's before tax, and you won't be taxed until you take the money out. You can also contribute to a spousal RRSP in your spouse's name.

Share in the profits

Deferred Profit Sharing Plan (DPSP)

Employer contributions from company profits + low fees

This product is for your employer to help you save. They contribute money out of company profits to an account with us in your name. DPSPs are usually bundled with another product, like an RRSP.

Go to **mysunlife.ca** and register for an account to learn more about adding money from your pay, making one-time contributions, your employer's contributions, withdrawals and more. Once you're signed in, you'll be brought to the **Home** page. Select **my plan** on the right-hand side of the page. Next, click on **More about your...** for detailed information on each product.



If you need a hand at any point, give us a call at **1-866-896-6976**.



Get connected! Go online at **mysunlife.ca/edwardjones** and download the **my Sun Life mobile app**.

Product features

Eligibility

You can add products to your plan after meeting the eligibility requirements. Once enrolled, you can start adding money straight from your pay immediately. See eligibility details below.

RRSP and spousal RRSP:

- Participation in the RRSP and spousal RRSP is optional.
- Full-time associates: You can add these products immediately upon hire.
- Part-time associates: You can add these products after fulfilling 910 hours of service in the first year of employment, or in any subsequent calendar year.

DPSP:

- The DPSP is only available to FAs, BOAs, and Home Office Associates (non-general partner).
- Eligible employees will be automatically enrolled in the product.

Employer contributions

DPSP:

Profit sharing contribution:

- Your employer will contribute an amount determined by the company's profitability over the year.
- To be eligible for the current-year contribution, you must meet the following conditions:
 - a) You must have been hired on or before July 1st of this calendar year.
 - b) You must have received compensation for at least 910 hours during the calendar year.

Employer match:

- The matching contribution is only offered to non-sales associates.
- When you contribute to the RRSP, your employer will match your contributions at a rate of 100% (dollar for dollar), up to a maximum of \$500 per year.
- To be eligible for the current-year contribution, you must meet the following conditions:
 - a) You must have been hired on or before January 1st of this calendar year.
 - b) You must have received compensation for at least 910 hours during the calendar year.
 - c) You have made payroll contributions to the RRSP.

Add money from your pay

RRSP and spousal RRSP:

- You can contribute any amount you wish per pay to these products, up to a combined maximum of 75% of each pay. *Note: The Income Tax Act (Canada) limits how much you can contribute to the RRSP each year. It is your responsibility to ensure total contributions across all of your RRSP account(s) stay within your annual contribution limit.*
- You can update your payroll contribution amount at any time.

Tell us how much you'll contribute when you enrol.

Add money from your bonus

- You also have the option of contributing to the RRSP and spousal RRSP from your trimester bonus cheques.

To contribute money from your bonus:

- Sign in to your **mysunlife.ca** account or you can access the member website via your **Personal & Job Information/Jones Associate Connection**.
- On the **Home** page, select **my financial centre**.
- Under the **Requests** drop-down menu, select **Trimester Bonus**, followed by **Update**.
- Enter the dollar amount or percentage you'd like to contribute, and select **Continue**. *Note: You can contribute up to a maximum of 75% of your cheque.*
- Once you are happy with your choice, choose **Submit**.

That's right, free money! But can you keep it?

- The money your employer contributes to your DPSP belongs to you immediately. That means, you are allowed to keep these contributions if you were to leave the company.
- We call this vesting.

One-time contributions

Add one-time contributions to get that money growing:

- When you invest your money with Sun Life, you benefit from all our perks, like competitive costs and exclusive investments.
- Add as many one-time contributions as you want to the RRSP. *Note: The Income Tax Act (Canada) limits how much you can contribute to the RRSP each year. It is your responsibility to ensure total contributions across all of your RRSP account(s) stay within your annual contribution limit.*

Withdrawing your money

There may be times in life when you need money. If so:

- Use the **Withdrawal calculator** on **mysunlife.ca/edwardjones** to help make decisions.
- Talk to a financial advisor (registered as a *Financial Security Advisor* in Quebec) to discuss all the options available to you.

RRSP:

- You can withdraw money from your RRSP at any time, subject to applicable taxes and fees.

To change your payroll contribution amount:

- Sign in to your **mysunlife.ca** account or you can access the member website via your **Personal & Job Information/Jones Associate Connection**.
- On the **Home** page, select your RRSP account under the Edward Jones plan.
- Select **Contribute** from the **Requests** drop-down menu.
- Choose **Payroll deduction** and follow the prompts to update your contribution amount.

Withdrawing your money (cont)

Leaving the plan

DPSP:

- You cannot withdraw money from your DPSP.
- Restrictions are waived in cases of financial hardship. You can withdraw from your company's contributions that have been in the DPSP for two years or longer.

When you leave, you have different options for what to do with your money, depending on the product. You'll get more details when you leave, but generally, here are your main choices:

- Keep your money in the Edward Jones Retirement Plan.
- Keep your money with Sun Life by transferring it to the Group Choices Plan—a group plan specifically for employees when they leave their employer.
- Transfer your money to individual accounts that you own.
- Transfer your money to a new employer's plan (if your new employer allows it).
- Use your money to purchase a retirement income product.
- In some cases, take some or all of your money in cash (there might be some tax impacts to keep in mind).



invest



Choosing your investments

With the **Let me do it** investment approach, you handle all the investing and decisions using our tools.

	Let me do it
What is it?	Build your own personalized investment mix by choosing several funds based on your investment personality and life stage.
How to choose your funds	<ol style="list-style-type: none">1. Complete the Risk Tolerance Questionnaire at edwardjones.com/canadaprofitsharing.2. Next, determine your <i>Investor Life Stage</i> to determine the <i>Portfolio Objective</i> that may be appropriate for you. Review this information, along with your investment funds available.3. At enrolment, direct a percentage of your future contributions to funds from each fund type to match your target investment mix, or as you like. <p><i>Note: If you do not select funds to which your contributions will be directed, your contributions will be invested in the plan's default fund: SEI Balanced 60/40 Segregated Fund. (This fund may or may not be the most suitable for your investment risk profile.)</i></p>

We encourage you to re-visit your investments from time to time, or as things change. To change your investments at any time after you're enrolled, sign in to mysunlife.ca/edwardjones with your personal ID and password, and go to **my financial centre > Requests > Change investments**.

Note: While you can change your investment instructions at any time, it's important to keep Sun Life's short-term trading policy in mind: There are no charges for transfers. However, a 2% fee may be charged if you make a transfer in to a fund followed by a transfer out of the same fund within 30 calendar days.

These are the funds available in your plan:

Fund type	Investment name
Aggressive growth	SL Schroder Emerging Mkts
Growth	CC&L Cdn Small Cap Fund Invesco Global Small Cap
Growth & Income	BLK EAFE Equity Index BLK US Equity Index Reg Capital Group Global Equity Franklin Bissett Cdn Eq Invesco Income Growth C MFS Global Equity SEI Balanced 60/40 Fund SEI Global Neutral Balanced SEI Growth 80/20 Fund SEI Growth 100 Fund SEI Income Balanced SEI Income 20/80 Fund
Income	BLK Bond Index Fund MFS Global Fixed Income PH&N Core Plus Bond Fund
Cash	Sun Life GDIA

Note: The above funds hold a mix of investments that remain relatively static. That means, if you invest in these funds, you should revisit your investment choices regularly to ensure your portfolio still continues to align with your financial goals, risk tolerance and time horizon over the long term.

View your fund options and investing fees online

- Sign in to mysunlife.ca/edwardjones with your personal ID and password. Once you're in, all the funds are under **my financial centre > Accounts > Investment performance**.
- All the investing fees for each fund are under **Accounts > Account fees**.
- For more information on each fund available in the plan, check out the **Morningstar® Fund Report**. Morningstar® provides a complete overview of each fund, including its investment risk and objective, as well as details on the fund type to which it belongs. Go to **my financial centre > Quick Links > Investment performance > Fund Report and Updates**.



join

Enrol today! In no time, you'll be surprised at how the money adds up.

Your employer has enrolled you in the DPSP and set you up on Sun Life's system. Watch for a welcome letter from Sun Life in the mail. It will include information you need to know about accessing your workplace plan online.

Step 1	Register/Sign in. Go to mysunlife.ca/edwardjones . Click on Register to create an account or sign in if you've already registered.
Step 2	Explore. Once you're signed in to your Sun Life account, click on my financial centre under the Investments section on the Home page. Explore all the tools and information available to you. (Turn the page to check out our range of online tools.)
Step 3	Add the RRSP to your plan. You can enrol in the RRSP online or by paper. To enrol online: Select Enrol from the Requests drop-down menu. On the welcome screen, click on the full enrolment link. Complete the steps on each screen to enrol in the RRSP product(s). On the enrolment confirmation screen, click on the Add/edit beneficiary button. If the page allows, add beneficiaries for each product added to your plan. Your beneficiary will be your estate or spouse, as applicable, unless you add beneficiaries. To enrol by paper: Simply complete the RRSP enrolment form* at the back of this guide. Add the spousal RRSP to your plan. Your spouse must complete the spousal RRSP form* at the back of this guide. <i>*Note: All completed enrolment forms must be returned to Sun Life's address provided on the first page.</i>
Step 4	Select your fund(s). You are required to select fund(s) in which your contributions will be invested for your DPSP (if eligible for this product) and for your RRSP (if you enrolled by paper). If you do not select your fund(s), your contributions will be automatically invested in the plan's default fund, which is the SEI Balanced 60/40 Segregated Fund. To override this default option, once you're signed in to your account, go to the my financial centre page and select Change investments under the Requests drop-down menu.
Step 5	Personalize each product in your plan. Under the Requests drop-down menu on the my financial centre page, you can add more money from your pay and make one-time (lump-sum) contributions.

For more information about the conditions of your plan membership, please consult your member booklet or plan summary.

We're here to help

If you need a hand at any point, give us a call at **1-866-896-6976**. We're happy to help you.



Reminder

Check out **my plan** through your account on mysunlife.ca/edwardjones. Here you'll find up to date contribution information, savings opportunities, investment reports, tools, and educational resources. **My plan** is your personalized digital hub for all your workplace plan has to offer.



Get connected! Go online mysunlife.ca/edwardjones and download the **my Sun Life mobile app**.

Explore our tools

Once you've registered for an account on mysunlife.ca/edwardjones, discover our world of online and mobile tools. Here are some of your colleagues' favourites.



Jay wants to know what kind of investor he is.

So he uses the **Asset allocation tool** on mysunlife.ca/edwardjones.

It helps him decide how much investment risk he's comfortable with.

From **my financial centre**, just select **Resource Centre > my money tools**.



Marie-France likes to look up detailed info about her funds.

So she uses the **Morningstar®** tools on mysunlife.ca/edwardjones – there's a bunch of them.

She can compare funds, get historical rates of return and learn more about the fund managers.

From **my financial centre**, just select **Accounts > Investment performance**.



Eric wants to keep close track of how his investments are doing.

He uses the **my Sun Life mobile app** for personal rate of returns every month.

He can review his investment performance, by individual fund, by product, or overall.

After signing in to the mobile app, just select **Investments**. The rate of return is under your balance.



Wendy likes to check her progress toward her retirement goals regularly.

She uses the **Retirement planner** on mysunlife.ca/edwardjones.

It helps her create a retirement goal and see how she's doing.

From **my financial centre**, just select **Resource Centre > my money tools > Retirement planner**.



Aris wants to improve his financial knowledge.

He uses the financial calculators on mysunlife.ca – there are plenty to help him learn.

Different tools help him learn about withdrawals, and make decisions about how much to contribute, or whether to save or get a mortgage.

From **my financial centre**, just select **Resource Centre > my money tools > Tools**.



Desirée wants general information about her products and how much she's saved.

Every January, she reviews her account statement for the year on mysunlife.ca/edwardjones.

She gets an up-to-date summary of her plan, and can read important messages from Sun Life or her employer.

From **my financial centre**, just select **Accounts > Statements**.

Retirement Savings Plan (RSP) Deferred Profit Sharing Plan DPSP Express enrolment form

Return the completed form to:

Sun Life, Group Retirement Services

PO Box 2025 Stn Waterloo, Waterloo ON N2J 0B4

sunlife.ca

Nota : La version française de ce document est également disponible.

Please PRINT clearly.

1 Plan sponsor information

Name of plan sponsor Edward Jones	Client ID C0ORX	Plan 01	Contract number <input type="checkbox"/> RSP 79194-G <input type="checkbox"/> DPSP 79193-G
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2 Owner information

Note: The term "owner" has the same meaning as the term "annuitant" in subsection 146(1) of the Income Tax Act (Canada).

First name	Middle initial	Last name	Assigned sex at birth* <input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth (dd-mm-yyyy)	Social Insurance Number**	Member ID	
Address (street number and name)			Apartment or suite
City	Province	Postal code	Telephone number (day)
Email address			Telephone number (evening)

*We acknowledge that your lived experience may be different from your assigned sex at birth. Providing this information is optional. We use assigned sex at birth information for data analytics and total plan reporting. This information helps us identify insights we may share with your plan sponsor to help them improve the plan. We may also use this information if we need to set up an annuity for you. If you don't provide your assigned sex at birth, and we can't reach you, we'll calculate the annuity using an assumption for assigned sex at birth that is most conservative to Sun Life, which may be less favourable to you.

**By submitting this form you authorize your Social Insurance Number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your member ID until such time as it is replaced with a number that is not your SIN.

3 Contributor employment information

Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)
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ENRLMNT



4 Investment allocation upon enrolment

Your Contributions

By signing this form you authorize your employer to deduct a total RSP contribution of 5% per pay. Should you wish to contribute at a different rate, please log into sunlife.ca/edwardjones and enrol in the RSP or update your rate through the website.

Your investment allocation

For your convenience you will be enrolled in the SEI 60/40 fund. This fund is provided as a temporary investment at enrolment and you are encouraged to assess different investment options based on your risk profile.

Once you are enrolled please visit mysunlife.ca/edwardjones and link directly to the Risk Tolerance Questionnaire where you can use the portfolio objective guidance table to help you choose the investments that are best for you. When you've determined your investor profile, please review the detailed information on each of the funds available under the plan and, if applicable, make changes to your investment options.

5 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate.

Caution in all provinces except Quebec: Your designation of a beneficiary will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to make a new designation. In Quebec, a divorce granted after December 1st, 1982 cancels the beneficiary designation of the married spouse.

In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your qualifying spouse, unless your spouse waives the death benefit. A beneficiary designation other than your spouse would only apply to those death benefits which are not, according to the law, payable to your surviving spouse. If you wish your spouse to receive all benefits, please ensure you designate your spouse as beneficiary in the space below.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Spouse	Civil union	Common-law
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, a **married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life with the irrevocable beneficiary's written consent.

6 Your authorization and signature

I apply for a RSP to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada. I request that Sun Life Assurance Company of Canada apply for registration of the RSP as a registered retirement savings plan (RRSP) under the Income Tax Act (Canada) and, if applicable, under the Quebec Taxation Act.

I appoint the plan sponsor named in this Application to act as my agent for the purpose of the Plan, including payroll deductions, if applicable.

I agree to be bound by the terms of the Group Plan and, if applicable, any locking-in endorsement.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I acknowledge that by enrolling in this plan, I am bound by the terms of the group savings plan contract* between my plan sponsor and Sun Life, the applicable details of which have been or will be provided or made available to me by Sun Life or my plan sponsor as part of the enrolment process.

I understand that the funds available in my plan are offered under a group savings plan contract issued to my plan sponsor by Sun Life.

I authorize Sun Life Assurance Company of Canada (Sun Life), its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life, its agents and service providers to disclose my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

*Group savings plan contract includes a group annuity policy issued by Sun Life.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life group of companies**, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

☐ No, I refuse permission.

**The companies in the Sun Life group of companies mean only those companies identified in Sun Life's Privacy Policy for Canada which is available on the Sun Life website, sunlife.ca.

Owner Signature

X

Date (dd-mm-yyyy)

7 Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

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

Spousal Retirement Savings Plan (RSP) Express enrolment form

Return the completed form to:

Sun Life, Group Retirement Services

PO Box 2025 Stn Waterloo, Waterloo ON N2J 0B4

sunlife.ca

Nota : La version française de ce document est également disponible.

Please PRINT clearly.

Welcome to the Edward Jones Retirement Savings Plan.

Edward Jones has established this plan to encourage saving for retirement. Please complete sections 1, 3 and 4 of this Express enrolment form to provide your personal and beneficiary information. Your spouse, as contributor to this RSP, completes section 2.

Investment allocation upon enrolment

The SEI 60/40 Fund will be used as the default investment option when you are enrolled in the plan. This fund is provided as a temporary investment option at enrolment and you are encouraged to assess different options based on your risk profile.

Once enrolled please review the other investment options available to you under the plan. Refer to your Start saving guide for full details or complete the Risk Tolerance Questionnaire at edwardjones.com/canadaprofitsharing.

1 Owner information

Note: The term "owner" has the same meaning as the term "annuitant" in subsection 146(1) of the Income Tax Act (Canada).

First name		Middle initial	Last name		Assigned sex at birth *
					<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth (dd-mm-yyyy)	Social Insurance Number**		Member ID		
		(not applicable for Spousal RSP)			
Address (street number and name)				Apartment or suite	
City		Province	Postal code		Telephone number (day)
Email address				Telephone number (evening)	

*We acknowledge that your lived experience may be different from your assigned sex at birth. Providing this information is optional. We use assigned sex at birth information for data analytics and total plan reporting. This information helps us identify insights we may share with your plan sponsor to help them improve the plan. We may also use this information if we need to set up an annuity for you. If you don't provide your assigned sex at birth, and we can't reach you, we'll calculate the annuity using an assumption for assigned sex at birth that is most conservative to Sun Life, which may be less favourable to you.

**By submitting this form you authorize your Social Insurance Number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your member ID until such time as it is replaced with a number that is not your SIN.

2 Contributor information

To be completed by the contributor.

First name		Middle initial	Last name	
Social Insurance Number	Date of employment (dd-mm-yyyy)		Member ID	

ENRLMNT



3 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate.

Caution in all provinces except Quebec: Your designation of a beneficiary will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to make a new designation. In Quebec, a divorce granted after December 1st, 1982 cancels the beneficiary designation of the married spouse. In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf. If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your qualifying spouse, unless your spouse waives the death benefit. A beneficiary designation other than your spouse would only apply to those death benefits which are not, according to the law, payable to your surviving spouse. If you wish your spouse to receive all benefits, please ensure you designate your spouse as beneficiary in the space below.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Spouse	Civil union	Common-law
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, a **married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life with the irrevocable beneficiary's written consent.

4 Your authorization and signature

I apply for a RSP to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada. I request that Sun Life Assurance Company of Canada apply for registration of the RSP as a registered retirement savings plan (RRSP) under the Income Tax Act (Canada) and, if applicable, under the Quebec Taxation Act.

I appoint the plan sponsor named in this Application to act as my agent for the purpose of the Plan, including payroll deductions, if applicable.

I agree to be bound by the terms of the Group Plan and, if applicable, any locking-in endorsement.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I acknowledge that by enrolling in this plan, I am bound by the terms of the group savings plan contract* between my plan sponsor and Sun Life, the applicable details of which have been or will be provided or made available to me by Sun Life or my plan sponsor as part of the enrolment process.

I understand that the funds available in my plan are offered under a group savings plan contract issued to my plan sponsor by Sun Life.

I authorize Sun Life Assurance Company of Canada (Sun Life), its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life, its agents and service providers to disclose my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

*Group savings plan contract includes a group annuity policy issued by Sun Life.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life group of companies**, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

☐ No, I refuse permission.

**The companies in the Sun Life group of companies mean only those companies identified in Sun Life's Privacy Policy for Canada which is available on the Sun Life website, sunlife.ca.

Owner Signature

X

Date (dd-mm-yyyy)

5 Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

Plan sponsor information

Name of plan sponsor	Client ID	Plan	Contract number
Edward Jones	C0ORX	01	79194 -G

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

Privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and telling you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit sunlife.ca/privacy.

More choice means better communication

Sun Life 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!

You can set contact preferences to allow you to specify how you would like to receive information from us. This supports our ability to comply with anti-spam legislation (Bill C-28), which impacts all electronic communications.

Our Privacy Policy goes over the choice you have about receiving information regarding other products and services from Sun Life. Please visit 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 preferences page under the **Profile** section of the mysunlife.ca web site or by calling the Sun Life Client Care Centre.

Tax implications

There are no tax implications when assets are transferred in the registered portion of your retirement savings plan. However, transfer/withdrawal activity in the non-registered portion of your plan may result in a capital gain or loss. A capital gain is the profit that you realize when you sell an investment for more than its average cost. A capital loss is the loss that you realize when you sell an investment for less than its average cost. Capital gains or losses can also be triggered due to sales within the fund by a segregated fund manager, or by the sale of underlying funds.

Capital gains and losses must be reported to you in the year the transfer/withdrawal activity was completed. You can use any capital losses to offset capital gains realized from other sources during the year, offset capital gains that you have reported in the past three years or reduce future capital gains.


Disclaimer

This material is intended as a general guideline for information purposes, and is current as of the date indicated on the last page. Market conditions and other factors change over time, and this will affect either positively or negatively one or more asset classes. The investment assumptions we've used are based upon historical investment returns, and past returns may not reflect future investment performance. In order to identify an asset allocation model, which is appropriate for your individual circumstances, you should consult a qualified financial planner who is familiar with your personal financial circumstances and understands your tolerance for risk.

The term "fund" as used in this document is meant to imply segregated funds, mutual funds or asset allocation models/portfolios that may be available in your plan.

Even though we use the term "my money" throughout this guide, contributions and returns invested in guaranteed or segregated funds while under a group annuity policy with Sun Life Assurance Company of Canada (Sun Life) are the property of Sun Life.

Contact Sun Life's Client Care Centre any business day from 8 a.m. to 8 p.m. ET if you have any questions about your plan at work.



Contact us at 1-866-896-6976 any business day
from 8 a.m. to 8 p.m. ET. if you have any questions
about your plan at work.

COORX/01
RRSP, RRSPs, DPSP

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Life's brighter under the sun

