Making Changes after Enrolment

After you enrol in the Saint Mary's University Pension Plan, you can make changes to your account, both employee contributions (past and future) and employer contributions (past and future), at any time – at no additional cost.

Investment Approaches

At Saint Mary's University, you can choose different investment approaches for your employee and employer contributions:

1. Build your own option – Hands-on Investment Strategy
2. Pre-built option – Asset Allocation Portfolios/Funds

Hands-on Investment Strategy

If you choose a Hands-on Investment Strategy, you can move all or part of your account value by:

- Accessing the **Fund transfer** (past contributions) or **Investment instructions** (future contributions) tools on Sun Life Financial's Plan Member Services website. *To access the Plan Member Services website you will require an access ID and password*. For more details on how to request an access ID and password and for detailed instructions on making changes through the Plan Member Services website, please see the sections "**Access ID or Password**" and "**Online Advantage – Details/Instructions for Making Changes**".
- Contacting Sun Life Financial's Customer Care Centre at 1-866-733-8612 from 9 A.M. to 9 P.M. AT, every business day.

Please note: **If you select the Hands-on Investment Strategy with the re-balancing feature for your future contributions, your entire account holdings (past and future) will be re-balanced on a monthly basis according to your latest investment instructions (future contributions).**

The auto re-balance feature does not provide the possibility to invest your past and future contributions differently. If you would like to invest your past and future contributions differently, you must select the Hands-on Investment Strategy without the auto re-balance feature.

Asset Allocation Funds/Portfolios

If you choose an Asset Allocation Portfolio, you can change to either a Hands-on Investment Strategy or to a different Asset Allocation portfolio by:

- Accessing the **Investment instructions** (future contributions) tools on Sun Life Financial's Plan Member Services website and changing your **Investment instructions**. *To access the Plan Member Services website you will require an access ID and password*. For more details on how to request an access ID and password and for detailed instructions on making changes through the Plan Member Services website, please see the sections "**Access ID or Password**" and "**Online Advantage – Details/ Instructions for Making Changes**".
- Contacting Sun Life Financial's Customer Care Centre at 1-866-733-8612 from 9 A.M. to 9 P.M. AT, every business day.

Please note: If you only complete a **Fund transfer** (past contributions), your account will be rebalanced according to your selected Asset Allocation portfolio. For more information on rebalancing please refer to Simplify Your Investment Decisions in your enrolment kit or contact the Sun Life Financial's Customer Care Centre.

Access ID or Password

To access your account online or by phone, you will need a personal access ID and password.

Sign in to **www.sunlife.ca/member** using your account number (see your Welcome letter or your statement for this number) and select the **Register now** button on the sign in page or contact Sun Life Financial's Customer Care Centre at 1-866-733-8612.

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If you forget your access ID or password:

- For your access ID, select **Forgot your access ID?**
- For your password, select **Forgot your password?**

Online Advantage – Details/Instructions for Making Changes:

To get started, simply sign in to **www.sunlife.ca/member** using your access ID and password and select **my info Café** under **my financial future** on the **Home** page.

Here's how you can perform an online **Fund transfer** (past contributions):

- Under the **Requests** drop-down menu, select **Transfer**.
- Follow the instructions under the **Transfer Out** and **Transfer To** sections.

Here's how you can change your **Investment instructions online** (future contributions):

- Under the **Requests** drop-down menu, select **Investment instructions**.
- Select the **Update** button.
- Under the **Select a Portfolio** heading, select one of the portfolios or select **Create Your Own Fund Allocation**, and then enter the percentage you wish to allocate to each fund.
- View your instructions and then confirm they are correct by selecting the **OK** button, or change your instructions by selecting the **Clear** button.
- If you want to change your investment instructions for your member and employer contributions you must update both instructions.

Manage your Account Online

In addition to updating your investment instructions or performing fund transfers, you can access the following services on **www.sunlife.ca/member** at any time:

- Check your account balance(s) by selecting **Balances** under the **Accounts** drop-down menu.
- Review your account history by selecting **Transaction history** under the **Accounts** drop-down menu.
- Access objective fund information through **Morningstar®**, a leading provider of investment news and analysis. Select **Investment Reports** under **Investment info** in the **Accounts** drop-down menu, then select the **Morningstar®** link or logo.
- Use interactive retirement planning and financial services tools such as the **Asset Allocation tool**, **Retirement Planner**, **Budget Calculator** and **Net Worth Calculator** under the **Other tools** link on **my info Café**, or under the **Resource centre** select **my money tools**.
- Access educational material through the Webcasts link under the **Resource Centre** drop-down menu.

Questions?

If you have any questions about your pension program or if you want to make changes to your account, contact Sun Life Financial's Customer Care Centre at **1-866-733-8612** from 9 A.M. to 9 P.M. AT, every business day.

Group retirement plans are administered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.
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