



my statement

Account number: **621727158225**

PEN-W-LGZL01
SAGNIK ADUSUMILLI
15-30 CHICHESTER PLACE
SCARBOROUGH
ON M1T 3S5



For more information

- Connect easily through our my Sun Life mobile app
- Sign on to www.mysunlife.ca and select Chat now
- Call AskHR at 1 844 275-8347

For the period January 1 to December 31, 2024

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

Value of my plan on Jan 1, 2024.....	\$3,865.61
My contributions	\$4,215.37
Your Contribution: \$4,215.37	
My employer's contributions.....	\$4,636.78
TD Core Contribution: \$2,529.18	
TD Matching Contribution: \$2,107.60	
Fees	-\$34.15
My investment gains and losses	\$1,635.00
Value of my plan on Dec 31, 2024	\$14,318.61

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My Defined Contribution Pension Plan profile

TD Pension Plan (Canada) (TDPPDC)

Plan registration number 57647

Where registered Federal Jurisdiction

Province of employment Ontario

My beneficiary

..... ESTATE BY DEFAULT (100%)

My spouse Not on record

My vesting status 100% vested

Funds not locked in \$14,318.61

My important dates

Birth date December 24, 1998

Date I started my employment July 4, 2022

Date I joined the plan July 4, 2023

Normal retirement date January 1, 2064

Earliest retirement date January 1, 2054

My Defined Contribution Pension Plan details

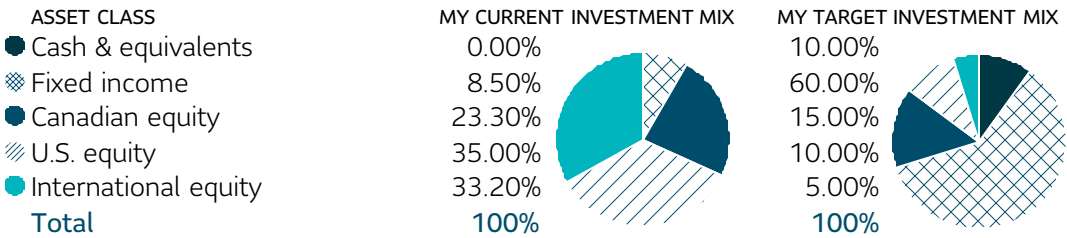
ACTIVITY	MY EMPLOYER REQUIRED	MY VOLUNTARY MATCHED	MY EMPLOYER MATCHED	TOTAL
Value of my plan on January 1, 2024	1,104.45	1,840.81	920.35	3,865.61
Contributions	2,529.18	4,215.37	2,107.60	8,852.15
Fees	-9.76	-16.27	-8.12	-34.15
My investment gains and losses	467.14	778.59	389.27	1,635.00
Value of my plan on December 31, 2024	\$4,091.01	\$6,818.50	\$3,409.10	\$14,318.61

My investments

INVESTMENT NAME	NUMBER OF UNITS	PRICE ON DEC 31, 2024	VALUE ON DEC 31, 2024
Balanced			
SL Granite 2065 Fund	996.07064	\$14.3751	\$14,318.61
Total investments			\$14,318.61



Comparing my current investment mix to my target investment mix



As markets go up and down, your original asset mix may shift over time. We can automatically re-balance your assets quarterly to stay true to the investment instructions you gave us. **You have not selected the option to automatically re-balance.** To review your options and the investment funds available for auto re-balancing, sign in to mySunLife.ca. Select my plan and then **Change Investments** under Make a change. You can also call us at the phone number on the front of this statement.

Due to rounding, the total of your asset class allocations identified here may not equal 100%. The balance reported on this statement is correct.

Date you last updated your target investment mix: May 25, 2023

How the value of my investments changed this period

INVESTMENT NAME	VALUE ON JAN 1, 2024	MY INVESTMENT GAINS AND LOSSES	NET RESULT OF TRANSACTIONS	VALUE ON DEC 31, 2024
SL Granite 2065 Fund	\$3,865.61	\$1,635.00	\$8,818.00	\$14,318.61
Total	\$3,865.61	\$1,635.00	\$8,818.00	\$14,318.61

Performance of investments and fees

A fund comparison to the industry average for similar investments can be found on the my Sun Life Website at www.mysunlife.ca. From the **Plan overview** drop-down menu, select **View available investments**.

To view a fund's rate of return beyond 5 years, go to **my plan > Plan overview > View available investments**. Then select the fund's name.

The fund management fees shown on your statement are 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 do not include 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 'Information I should know'.

You are currently participating in the [highlighted investments](#).

Let me do it

INVESTMENT TYPE AND FUND NAME	1 YEAR	3 YEAR	5 YEAR	FUND MANAGEMENT FEE
Cash & equivalents				
SLF Money Market	4.8%	3.8%	2.4%	0.10%

(continued on next page)

Let me do it (continued)

INVESTMENT TYPE AND FUND NAME	1 YEAR	3 YEAR	5 YEAR	FUND MANAGEMENT FEE
Fixed income				
Act Core Plus Bond Port	5.0%	-0.2%	1.5%	0.24%
TDAM Cdn Bond Index Fund	4.0%	-0.7%	0.7%	0.09%
Canadian equity				
Act Canadian Equity Port	19.8%	8.3%	10.9%	0.30%
TDAM Cdn Equity Index Fnd	21.6%	8.5%	11.1%	0.08%
U.S. equity				
TDAM US Mkt Index (Reg)	36.3%	13.7%	16.9%	0.08%
International equity				
TDAM Intl Equity Index Fd	13.2%	6.1%	6.9%	0.10%
Foreign/global equity				
Act Global Equity Port	20.2%	6.9%	11.4%	0.66%
TDAM Global Equity Index	29.8%	11.3%	13.7%	0.11%
Balanced				
SL Granite Retirement Fd	11.1%	2.4%	4.2%	0.42%

Help me do it – Target date funds

FUND NAME	MATURITY DATE	UNIT VALUE ON DEC 31, 2024	1 YEAR	3 YEAR	5 YEAR	FUND MANAGEMENT FEE
SL Granite 2025 Fund	Jun 30, 25	\$26.95	11.5%	2.6%	4.7%	0.42%
SL Granite 2030 Fund	Jun 30, 30	\$31.43	13.8%	3.5%	5.8%	0.42%
SL Granite 2035 Fund	Jun 30, 35	\$35.98	16.2%	4.5%	7.0%	0.42%
SL Granite 2040 Fund	Jun 30, 40	\$39.93	18.5%	5.5%	8.3%	0.42%
SL Granite 2045 Fund	Jun 30, 45	\$42.75	20.1%	6.2%	9.1%	0.42%
SL Granite 2050 Fund	Jun 30, 50	\$39.41	20.8%	6.5%	9.5%	0.42%
SL Granite 2055 Fund	Jun 30, 55	\$23.59	21.0%	6.6%	9.6%	0.43%
SL Granite 2060 Fund	Jun 30, 60	\$16.99	21.0%	6.6%	9.6%	0.44%
SL Granite 2065 Fund	Jun 30, 65	\$14.38	20.8%	-	-	0.45%

Administration fees

FEES	VALUE/DESCRIPTION
Administration Fee - Terminated Member	\$6.67 per month
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 out of the same fund within 30 calendar days.



My financial future

For more educational resources, including interactive tools, please visit my plan by signing in to your account at www.mysunlife.ca

*Will I have enough to retire?

— Desired monthly income when you retire	60% or \$4,141
... Estimated monthly income, based on the list below	62% or \$4,340

Estimated monthly income

Income from savings*	\$2,311
Canada/Quebec Pension Plan	\$1,309
Old Age Security	\$720
Total	\$4,340

Note: We are working on an update to our systems that affects the information on statements. If you've added or updated outside savings, Canada/Quebec Pension Plan or Old Age Security in the retirement planner, those numbers may not show here yet. For your latest information, sign in at www.mysunlife.ca and go to **Tools > Retirement planner. We're sorry for any inconvenience.*

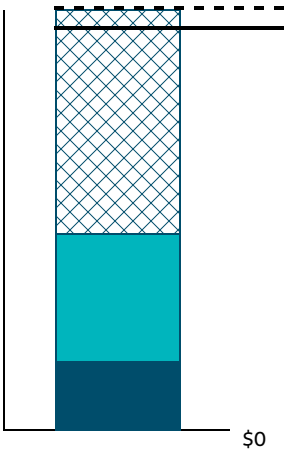
Assumptions

To calculate your estimated retirement income, we assumed that:

- you plan to retire at 65.
- your annual income on file is \$82,825.
- your assumed rate of return, which is related to your current investment mix, will decline over time to reflect a gradual shift toward a more conservative portfolio unless you already have a conservative investment mix. Assumed rates of return are purely hypothetical and used for illustration purposes only. Your actual rate of return will be higher or lower depending on the performance of your investments.
- Canada/Quebec Pension Plan is calculated based on your current annual income and assumes you'll contribute for 40 years and begin payments at age 65.
- Old Age Security is based on the maximum amount, assuming you have lived in Canada for 40 years.

For additional details on these calculations and how changes in these assumptions can impact your estimated monthly income, please go to the Retirement Planner on mysunlife.ca.

Your estimated monthly income is intended for illustration purposes only and is neither a guarantee nor a promise of any benefit by Sun Life or your plan sponsor. Your actual monthly income may be higher or lower depending on factors such as the actual rate of return on your investments, your actual contributions and the accuracy of the assumptions listed above and elsewhere in the retirement planner. Sun Life and your plan sponsor are not responsible for any loss or damage that may arise from any use you may make of this estimate.



Congratulations! You are on track to meet your retirement income goal.

It's been more than a year since you completed the Retirement Planner on mysunlife.ca, so now would be a good time to review it again and make updates for any changes in your situation or plans.

Important information about our online Retirement planner

Sun Life's online Retirement planner estimates how much income you're on track to have for retirement. The estimate is intended for illustration purposes only and is neither a guarantee nor a promise of any benefit by Sun Life or TD.

The tool uses assumptions about how much you'll receive from the Canada Pension Plan (CPP) or Quebec Pension Plan (QPP), and the Old Age Security (OAS) pension. These assumptions may not be accurate for you. For a more accurate estimate of your CPP/QPP and OAS benefits, visit Canada.ca and rrq.gouv.qc.ca.

About my plan

Respecting your privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at www.sunlife.ca/privacy or call us for a copy.

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's Plan Member Services website for a period of 15 months, your online access account is automatically suspended.

To reactivate your account, simply contact the Client 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.

Looking for more detailed information on your investments?

Sign in to 'www.mysunlife.ca' and select 'Manage plan', followed by 'my plan'. At the top of the page, click 'Plan overview', then 'View available investments' to access fund prospectuses/offering circulars, historical rates of return and more. Explore the various tabs on the page for more advanced tools and detailed reports.

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.

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 or your plan sponsor of errors so that your records may be corrected. Sun Life 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 Client 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 Sun Life 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. Select a plan, and then **Account fees** from the **Plan overview** drop down menu.

Administration fees

These are fees that you pay to cover administration costs. Annual administration 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. Other fees may include, but are not limited to, withdrawal fees, market value adjustments and short-term trading fees. Additional fees for services you request may be applied and will be communicated to you at the time you request the services. The administration fees may be amended with the agreement of or upon notice to your plan sponsor.

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. In addition, pension legislation may permit a spouse or any other person entitled to a benefit or their agent, to examine certain plan documents. For details, please contact your Plan Administrator.

Your spouse and your Defined Contribution Pension Plan

In order to comply with the federal Pension Benefits Standards Act which governs your pension plan, if you have a spouse, a copy of the Defined Contribution Pension Plan portion of this statement must be provided to your spouse. If we have your spouse's name on record, we have provided this copy of the statement to your spouse. We may not have your spouse's name on record and are unable to provide a copy directly to your spouse. In such case, please give a copy of the Defined Contribution Pension Plan portion of this statement to your spouse.

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.

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 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 group of companies.

Glossary of terms used in this statement

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, 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.



Vesting – Vesting means you're entitled to the money under a Defined Contribution Pension Plan, Deferred Profit Sharing Plan or Employee Profit Sharing Plan. The money that you put in your plan is 100% vested. The money your employer puts in may have a waiting period before it's considered vested. You can find the waiting period information in your plan rules. When you leave your plan, we will assess your vesting to ensure it is in line with your plan rules. If you leave before your vesting period is over, you may lose the money your employer puts in.

A full glossary of terms is available at www.mysunlife.ca

Need to send mail?

Sun Life
GROUP RETIREMENT SERVICES
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