



Your important role in Profit Sharing



As a member of the Profit Sharing Plan, you play an important role in the Profit Sharing process – *you help* influence your store's sales (which, among other factors, ultimately influences your Growth and Savings Awards) and *you choose* how to invest and grow your Profit Sharing account for the future.

To make the most of your role – and your savings – in the Profit Sharing Plan, it's important that you:

- Understand how Profit Sharing works and the role of everyone involved.
- Understand how Profit Sharing fits into your bigger picture – what will your complete retirement savings plan look like?
- Understand your personal tolerance for risk, the length of time you'll have to grow your Profit Sharing account, and your overall savings goals for retirement.
- Choose how your savings in your Profit Sharing Plan account will be invested. (You have some options to choose from.)
- Review your investments regularly and make changes to your "strategy" as necessary.
- Understand whom to contact, and ask questions if you do not understand any aspect of the plan.
- Seek advice from a personal financial advisor if you need help choosing your investments and deciding on your overall retirement savings plan.

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Your Profit Sharing checklist

The checklist below provides some ideas to help you stay on track with Profit Sharing throughout the year. You should aim to do the following tasks...

At least every month:

- ✓ **Learn about the new products** in your store so you can recommend and sell them to your customers.
- ✓ **Try out new ways to improve** and grow your customer service skills. The better you serve your customers and the more sales you generate, the greater your potential Profit Sharing awards!

At least once every six months:

- ✓ **Read through the materials** you receive to learn more about the Profit Sharing Plan. These will include the *Track Record*, your statements provided by Sun Life Financial, and the Profit Sharing Plan annual report, among others.
- ✓ **Log in to the Sun Life Financial Plan Member Services website (mysunlife.ca)** to take advantage of the tools and resources available (including the Asset allocation tool and Retirement planning tool), check your account balance(s), review your investment options, and make changes (if necessary).
- ✓ **Talk to your Dealer** about how you can improve your performance and find out how much you received through your Growth Award and/or Savings Award for the year.

At least once every year:

- ✓ **Complete the Asset allocation tool** on the Sun Life Financial Plan Member Services website to see if you are a conservative, moderate, or aggressive investor. Then compare your rating to the way you currently have your Profit Sharing Plan savings invested.
- ✓ **Speak with a financial advisor** about your retirement savings strategy and how the Profit Sharing Plan fits in.

Have questions about the Profit Sharing Plan?
Ask your Dealer or contact the Sun Life Financial Customer Care Centre at 1-866-733-8612 any business day between 8 a.m. and 8 p.m. ET.
Service is available in over 190 languages.

If you have misplaced or forgotten your access ID and password for the Sun Life Financial Plan Member Services website, please call the Sun Life Financial Customer Care Centre.