

# THE TRACK RECORD

PUBLISHED BY CANADIAN TIRE DEALERS' ASSOCIATION

**What are your plans this summer?** Before you buckle up and enjoy the season of barbeques, sunshine and nature, we encourage you to read on to see whether you qualified for a Growth Award this June!

**Keep in mind:**

Your Growth Award is an important part of your complete retirement savings strategy.



## Growth Awards are here!

### Did you qualify?

If you answer yes to the questions below, you were eligible to receive a Growth Award in June!\* It's important to remember, though, that your Growth Award depends on the profitability of your store.

*\*If you are a service centre employee, please speak with your Dealer to find out if you qualify*

1

Did you work 1,000 hours in 2014 (around 20 hours per week)?

2

Were you still employed in the same store in May 2015?

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## Growth Award: How it works

Your Dealer deposits an Award to your account.

The amount you receive is based on:

- > Store sales
- > Number of Profit Sharing members in your store
- > Your personal performance

You invest your Award.

- > Choose one or more of the plan's investment options
- > Then watch your Growth Award account grow over time!

You can withdraw from your Growth Award account when you:

- > Reach age 65
- > Retire
- > Leave Canadian Tire
- > Become a Dealer or Corporation employee

If you qualified for a Growth Award, your Dealer deposits the money into your Profit Sharing account by late June. To see the value of your Award, log in to [mysunlife.ca](http://mysunlife.ca) or check your Profit Sharing statement – set to arrive in your mailbox in July.

## How will it be invested?

The Award will be invested in the funds that you last chose on the Sun Life Financial website. If you haven't chosen any investment options, your Award will be invested in the default options – 10% in the Canadian Tire Stock Fund and 90% in the BLK Conservative Fund. You can update your investment options and check out the **Asset allocation tool** at any time by visiting [mysunlife.ca](http://mysunlife.ca).



Watch the Profit Sharing videos on CT University or on [mysunlife.ca](http://mysunlife.ca) for more information about the plan!

## Time flies – It's never too early to plan ahead

Your “senior years” might seem far away – however, the decisions you make today can have a big impact on the money you have to spend when you retire.

To help you understand how much to save and how much your savings can grow over time, check out the **Retirement Planner tool** when you log in to [mysunlife.ca](http://mysunlife.ca).

In a few easy steps you can find out:

- How much money you will have every month when you retire,
- If you're on track to meet your retirement goals, and
- An action plan to help you achieve your goals.



### QUESTIONS OR COMMENTS ABOUT THIS NEWSLETTER?

Please send an email to:  
[profitsharingplan@morneaushepell.com](mailto:profitsharingplan@morneaushepell.com)

### QUESTIONS ABOUT THE PROFIT SHARING PLAN?

Call one of Sun Life Financial's Customer Care Centre representatives at 1-866-733-8612 from 8 a.m. to 8 p.m. ET any business day. Service is available in more than 190 languages.