

THE TRACK RECORD

PUBLISHED BY CANADIAN TIRE DEALERS' ASSOCIATION

Summer is here and many Canadians are getting ready to hit the road to adventure! At Canadian Tire stores across the country, we'll be helping them on their way.

The Profit Sharing Plan works in the same manner. After all your hard work, it puts you on the road toward your long-term savings goals.



We've filled your tank!

- If you qualify for a Growth Award, your money will be deposited into your Profit Sharing account by late June.
- Your award is based on:
 - Your store's profits in 2013,
 - The number of Profit Sharing members in your store, and
 - Your personal performance.
- To confirm the amount, log in to mysunlife.ca or check the Profit Sharing statement that will be mailed to you in early July.
- The money will be invested in the investment funds you chose when you joined the plan. You can change your investment choices at any time.

A couple of things you need to know about the Growth Award

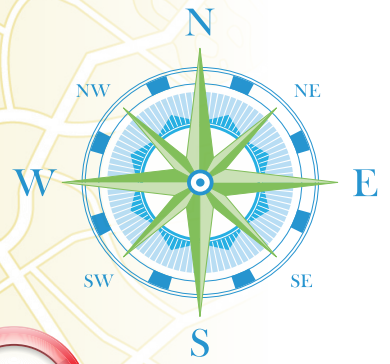
1 Your Dealer contributes all the money for your store's Growth Awards. To qualify, you need to have worked at least 1,000 hours in 2013 and still be employed at the same store on May 1, 2014.*

2 The Growth Award is intended for retirement savings. You cannot withdraw the money until you reach age 65, retire, leave Canadian Tire or become a Dealer or corporate employee. Only the money in your Savings Award account can be used for life events like buying a house or paying tuition.

* If you're a student or service centre employee, speak with your Dealer to find out if you qualify.



On your way to savings



Invest wisely

The way you invest your money can make a big difference in how much you accumulate. Use the tools on mysunlife.ca to help you choose the investment funds that suit you best.



Download the Sun Life app

Sun Life Financial has a great mobile app that lets you check your Profit Sharing account balances and more – any time, anywhere. Visit www.sunlife.ca/mobile for details.



Boost your savings

Three new financial planning tools on the Sun Life Financial app show the difference it makes to start saving early or how even little sacrifices can add up to big savings over time.



SAVINGS AWARD

Next stop

The Profit Sharing Savings Award will be given in January 2015. It's based on your store's sales, Canadian Tire Corporation, Limited's performance, the value of your 2014 Growth Award and the number of plan members in your store.

Take the 2014 money UP challenge

Money UP is a fun, game-inspired way to learn more about planning for retirement. Get in the game and you can win some great prizes. Just sign in to mysunlife.ca and look for money UP on my financial centre.

Watch for new Profit Sharing videos coming this summer!

QUESTIONS OR COMMENTS ABOUT THIS NEWSLETTER?

Please send an email to:
profitsharingplan@morneaushepell.com

QUESTIONS ABOUT THE PROFIT SHARING PLAN?

Please contact a Sun Life Financial representative by calling:
1.866.733.8612