

# SAVINGS AWARDS ARE ON THEIR WAY!

**YOUR SAVINGS AWARD** is our way of saying thank you for your hard work that directly influences our store's success. Thank you for everything you do! Read on for more information on the upcoming Savings Award – and for other plan updates.



## AM I ELIGIBLE FOR A SAVINGS AWARD?



Did you receive a Growth Award from your Dealer in 2018?



Were you employed with the same Canadian Tire Associate Dealer on December 31, 2018?



If you answered **yes** to both questions, you're eligible for an award!\*

\*You're also eligible if: you left your present Canadian Tire store and were hired by another Canadian Tire store within 30 days; or your employment ended before December 31, 2018, but your age plus service totaled at least 65 when it ended.

## HOW MUCH WILL I RECEIVE?

Canadian Tire Corporation puts in all the money for your store's Savings Awards. The amount is based on:



The total Savings Award amount provided by Canadian Tire Corporation to your store



+ The value of the Growth Award you received in June 2018



+ The total number of plan members in your store

To find out your Savings Award amount, visit [mysunlife.ca](http://mysunlife.ca) at the end of January!

## MY PROFIT SHARING PLAN

"The Profit Sharing Plan is a great way to save for the finest things in life! My wife and I plan to use our savings to build a cabin in the woods along the river on our property."

- **Dustin MacDougall**, Automotive Service Technician, Store #46

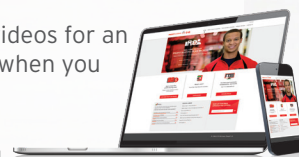
## HELP YOUR MONEY GROW

Receiving a Savings Award will always help boost your savings, but ultimately, it's the way you invest your award that can make the biggest difference.

- ▶ To invest your Savings Award and watch your savings grow, log in to [mysunlife.ca](http://mysunlife.ca)!
- ▶ The longer you keep your money in your account, the more it has a chance to grow by hundreds – if not by thousands – of dollars over time!

To learn more about your Savings Award, and how to invest it, visit [profitsharingplan.ca](http://profitsharingplan.ca)!

- Click on **"About Profit Sharing"** in the top toolbar: watch the plan videos for an overview of how your accounts work, then scroll down to learn how/when you can withdraw money from your Savings Award account
- Click on **"Annual report"** in the top toolbar for information on your investment options and to find out how your investments performed



# TAXES AND PROFIT SHARING

The Profit Sharing Plan is designed to minimize the amount of taxes you have to pay on your awards and investment returns. Sun Life Financial automatically deposits your awards based on Canada Revenue Agency (CRA) rules in the most tax effective way.

## PROFIT SHARING AND YOUR RRSP LIMIT

Profit Sharing Plan contributions made by your Dealer and Canadian Tire Corporation will reduce the amount you are allowed to contribute to any personal RRSP accounts. To find out how much you're allowed to contribute to your RRSP, review your notice of assessment, issued by the CRA each year.

If you are contributing to another plan, such as a personal RRSP, you may wish to contact a Sun Life Financial representative to understand the impact on your RRSP limit.

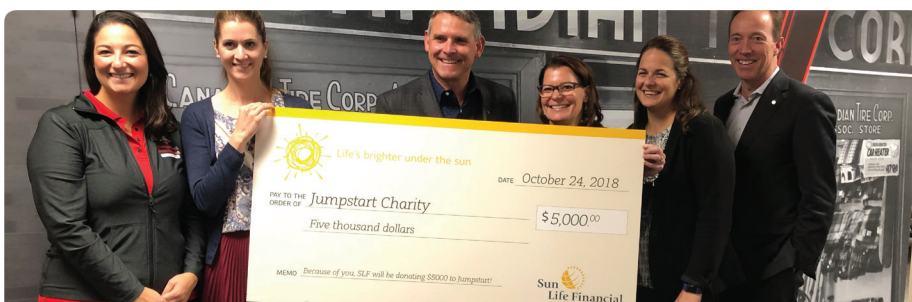
**Did you know?** You're allowed to put your own money into the RRSP account within the Profit Sharing Plan. What's the benefit? You can save more through lower investment management fees. Contact Sun Life Financial for details!

## THANK YOU FOR PARTICIPATING IN THE PROFIT SHARING PLAN SURVEY!

In 2018, we invited you to complete an online survey to share your thoughts about the Profit Sharing Plan.

*In total, more than **3,000** employees shared their feedback. Thank you for taking the time to share your opinion!*

We will be using results to tailor our plan communications, so that we're providing information in a way that works best for you.



## SUN LIFE FINANCIAL'S \$5,000 DONATION TO JUMPSTART:

**You helped contribute to a good cause!**

In July and August, Sun Life donated \$5 to Canadian Tire's Jumpstart for every new Sun Life web registration. There were 654 new registrations, resulting in a \$3,264 donation. Sun Life topped this up to a **total donation of \$5,000.**

**Jumpstart** helps make sport and play accessible to all Canadian kids - thank you for your support!



**Jumpstart**  
Giving kids a sporting chance.

## HAVE QUESTIONS ABOUT THE PROFIT SHARING PLAN?

Visit [profitsharingplan.ca](http://profitsharingplan.ca): your **#1 source** for plan information.



Log in to [mysunlife.ca](http://mysunlife.ca) to review your savings - and download the **my Sun Life mobile app** to access your account with just your fingerprint!



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