



PartyCity

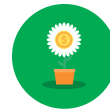
# The Track Record

SUMMER 2022

## Your new investment options and savings account (TFSA) are here!



**On June 2, we introduced two new investment options to the Profit Sharing Plan:**



**Growth Awards are coming!**

See the [next page](#) for all of the need-to-know details!



### Target Date Funds (TDFs)

#### What are TDFs?

If you want to take a hands-off approach to investing, consider a Target Date Fund. It's an easy investment that saves time and still grows your money!

#### Three features of TDFs

1

Fund managers diversify and manage the fund for you

2

You only need to choose one fund

3

You only need to review your investment every once in a while



### Guaranteed Daily Interest Account (GDIA)

#### What's a GDIA?

It's a low-risk and low-reward fund that lets you earn a modest amount of interest on a daily basis. Plus, there are no fees to "eat away" at your savings!



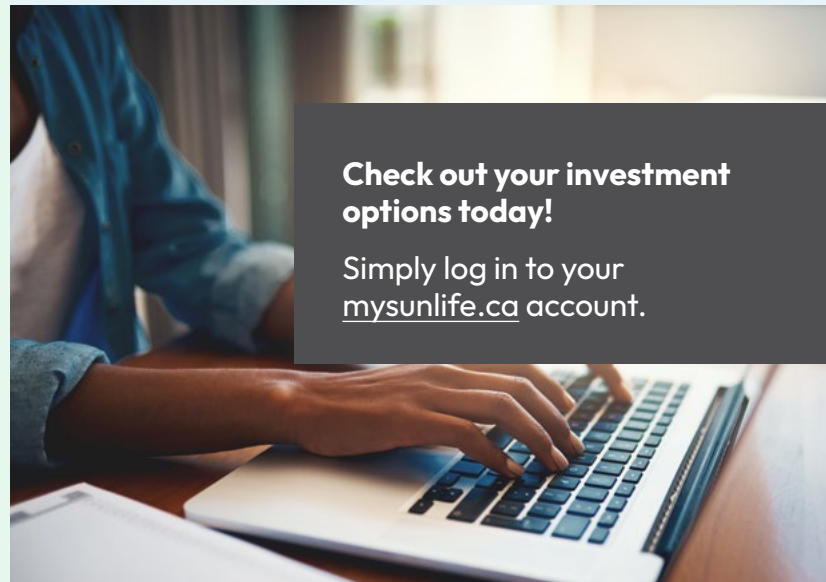
**Learn more about TDFs**

Scan the QR code to see this video:



**Check out your investment options today!**

Simply log in to your [mysunlife.ca](https://mysunlife.ca) account.



## Invest in the new TFSA!

Whether you're saving for short- or long-term goals, the Tax-Free Savings Account (TFSA) is a great new option for investing your profit sharing awards and your personal savings! Here are some key features of this account:

- Your contributions are not tax deductible, but your money grows tax-free and can be withdrawn without paying taxes.
- You benefit from lower investment management fees than if you were to invest through a local financial institution—that means more money in your pocket!
- You can invest in the same investment options available through the plan.

For more details about the TFSA, visit [profitsharingplan.ca](http://profitsharingplan.ca) or log in to [mysunlife.ca](http://mysunlife.ca).

## What happened to the Sun Life Money Market Fund?

As part of the plan enhancements this fund was replaced by the Guaranteed Daily Interest Account (GDIA). This is great news because the GDIA has potentially higher returns (based on recent history) and no fees!

- ✓ If any of your plan savings were invested in the money market fund on May 30, they were automatically transferred to the GDIA between May 31 and June 1.
- ✓ Log in to [mysunlife.ca](http://mysunlife.ca) today to review your investments and start investing in the GDIA.



## Your Growth Awards are coming mid-June!

- ✓ Log in to [mysunlife.ca](http://mysunlife.ca) to check out your award.
- ✓ Then, review and confirm your investment selections—and watch your savings grow!

**Remember:** If you don't choose investment options for your Growth Award, it will be invested in the default options—10% in the Canadian Tire Stock Fund and 90% in the Target Date Fund closest to your 65th birthday (i.e., a typical retirement date).

## Not sure which investment fund(s) are right for you and your savings goals?

1. Complete the Asset Allocation tool

Log in to [mysunlife.ca](http://mysunlife.ca). Select my financial centre > Resource Centre drop-down menu > my money tools > Asset allocation > Continue

2. Call Sun Life Client Care Centre

You can speak with an expert on the plan and your investment options—simply call 1-866-733-8612 from 8 a.m. to 8 p.m. ET, any business day.

### Don't forget to select a beneficiary!

Naming your beneficiary is the only way to make sure your savings are in the right hands if you pass away. To review and update your beneficiary, select my financial centre > Quick Links > Beneficiary info.

## Not sure if you're eligible for a Growth Award?

Visit [profitsharingplan.ca](http://profitsharingplan.ca) to find out!

We've also updated the pension booklet if you prefer to have a complete overview of the Profit Sharing Plan.

READ IT HERE! ▶

## ▶ Have a minute (or two)?

Scan the QR codes to watch these new videos!

### How the plan works

[bit.ly/CTDAHowthePlanWorks](http://bit.ly/CTDAHowthePlanWorks)



### How to invest

[bit.ly/CTDAHowToInvest](http://bit.ly/CTDAHowToInvest)



## Questions?

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

Sign in to [mysunlife.ca](http://mysunlife.ca) to review your savings—and download the app to access your account with just your fingerprint!

Call Sun Life's Client 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.