

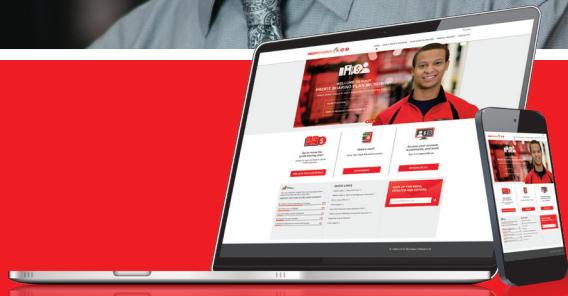


# YOUR GUIDE TO THE PROFIT SHARING PLAN

LEARN WHAT IT'S ALL ABOUT!



For more details, visit  
[profitsharingplan.ca](http://profitsharingplan.ca)





# CONGRATULATIONS ON YOUR FIRST PROFIT SHARING PLAN AWARD!

You're now officially a member of the CTDA's Profit Sharing Plan family. The plan is a great way to save for retirement and important life events - such as buying a home, paying for post-secondary school tuition and paying down your mortgage.

**Keep reading for everything the plan has to offer and what you need to do next!**

## YOU CAN EARN TWO KINDS OF AWARDS:



### Growth Award\*

Awarded to you in late June

You can only withdraw money from your Growth Award account when you retire, or when you do one of the following:



Leave Canadian Tire



Become an Associate Dealer



Move to a position in Canadian Tire Corporation



### Savings Award\*\*

Awarded to you in January

In addition to retirement income, you can make special withdrawals from your Savings Award account for the following reasons:



Down payment on your principal residence



Paying down your mortgage



Paying for tuition or education expenses of yourself, a child or your spouse (including up to \$1,500 for a computer)



Paying for investment advice from a personal financial advisor (up to \$500 per year)



50% of your current year's Savings Award for any reason

\* Depending on your store's performance, you may qualify for a Growth Award if you worked at least 1,000 hours in the previous year and are employed at the same store on May 1 of the current year.

\*\* You are eligible to receive a Savings Award if you received a Growth Award in June/July in the previous year and are still employed with a Canadian Tire Associate Dealer on December 31 of that year.

# YOUR AWARDS, YOUR INVESTMENT CHOICES

When you receive an award, you're responsible for choosing how to invest it. Your decision depends on your savings goals and risk tolerance.

## YOU HAVE **FIVE** INVESTMENT OPTIONS:

### Target Risk Funds

1. BlackRock (BLK)  
**Conservative Fund**

2. BlackRock (BLK)  
**Moderate Fund**

3. BlackRock (BLK)  
**Aggressive Fund**

4. Sun Life Money Market Segregated Fund

5. Canadian Tire Stock Fund <-----

TO DETERMINE THE BEST INVESTMENT APPROACH FOR YOU, log in to [mysunlife.ca](#) and complete the Asset Allocation tool. Then, make your investment choices on the Sun Life website. You can also contact Sun Life's Customer Care Centre at **1-866-733-8612** for information about your investment options.



For more information about the investment funds, visit  
**[profitsharingplan.ca](#)**

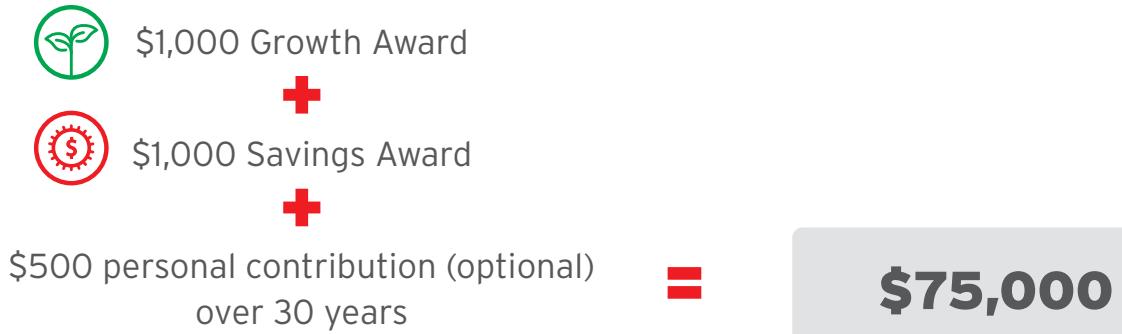
The hard work you put in every day helps generate profits and can affect the amount of money you will ultimately receive through the plan.



# SAVE, INVEST, WATCH IT GROW

INVESTING MONEY TODAY CAN PAY **BIG TIME** IN THE FUTURE!

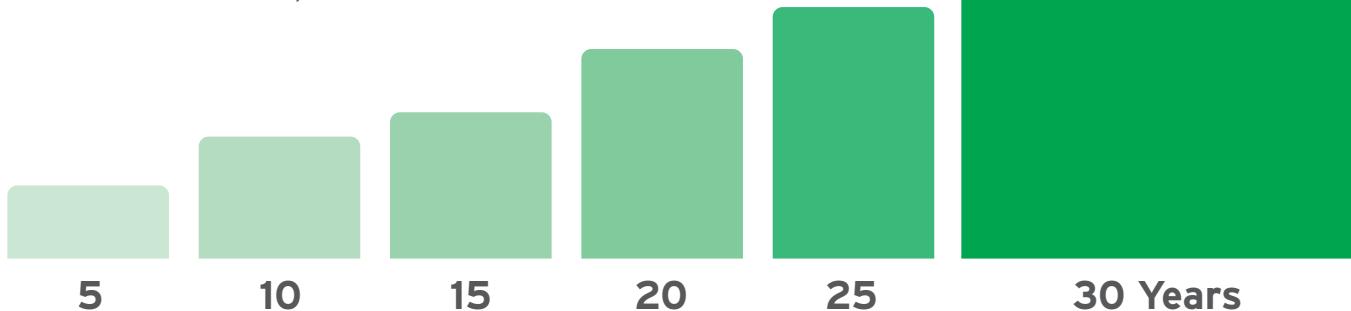
Let's assume you save \$2,500 annually for 30 years:



Invest your savings on [mysunlife.ca...](http://mysunlife.ca)



Your savings earn interest and grow over time.  
The amount you can save depends on how much  
you choose to invest, how long you are in the plan,  
and your investment returns.



\* Amount based on a 5% investment return; assumes deposits are made at the beginning of each calendar year.  
Actual investment returns will vary based on the factors described above and are not guaranteed.



# 5 THINGS YOU CAN DO NOW TO MAKE THE MOST OF THE PROFIT SHARING PLAN:



**Understand how the plan works** - visit [profitsharingplan.ca](http://profitsharingplan.ca) -  
**About profit sharing**



**Get to know your investment options** - read the annual report  
at [profitsharingplan.ca](http://profitsharingplan.ca) - **Annual report**



**Find out your investor profile** - complete the Asset Allocation tool  
on [mysunlife.ca](http://mysunlife.ca)



**Seek advice** - talk to a qualified personal financial advisor



**Invest your awards!** It's your responsibility to choose how to  
invest your awards. Log in to [mysunlife.ca](http://mysunlife.ca) to choose and review your  
investments, as well as to designate a beneficiary.

## YOUR ROLE IN THE PROFIT SHARING PLAN

You play an important role in determining the award amount you will receive. Profit Sharing awards are directly dependent on the sales at your store and your personal performance, as well as the number of members in your store.

### There are many things you can do to help drive sales:

- Provide exceptional customer service
- Be aware of promotions
- Prevent theft and product damage

To find out more about how your  
awards are calculated, visit  
[profitsharingplan.ca](http://profitsharingplan.ca) -  
**About profit sharing**



# YOUR PROFIT SHARING PLAN RESOURCES

## **profitsharingplan.ca**

Your #1 source for plan information!



- Watch the plan **videos**
- Learn more about how the plan works with the **Profit Sharing Plan at-a-glance**
- Review the **annual report** for investment performance and tips
- Read **the Track Record** – Profit Sharing Plan newsletter
- Visit the **FAQ page** for answers to our top plan questions



## **mysunlife.ca**



- **Choose your investments** and manage your accounts
- Complete the **Asset Allocation tool** to find out which investment options best suit you
- Use the **Retirement Planner tool** to determine how much money you need to retire

## **Sun Life Customer Care Centre**



Call **1-866-733-8612**, 8 a.m. to 8 p.m. ET any business day for information on the plan's features, investment options and decision-making tools. Service is available in more than 190 languages.

This brochure provides a summary of the Canadian Tire Dealers' Association's (CTDA) Profit Sharing Plan and its key features. Every effort has been made to report information accurately. In the event that details differ between this publication and plan documents, the latter will govern in all instances.