

Are you feeling the winter blues?

We have lots of good news to (hopefully) brighten your day!

New plan enhancements are coming soon!

Your Dealer offers the Profit Sharing Plan to recognize your continued work and the role you play towards helping us be successful. We want to continue to show how much we appreciate your contributions – and at the same time – make the plan more meaningful for you. That's why we're introducing changes to make the plan more flexible and better suited to your unique needs, whether you're early in your career or nearing retirement.

You can expect to see more information coming in April. For now, here's a teaser summarizing the types of enhancements you'll be seeing this year: 



Savings Awards are here!

If you're eligible, your Savings Award is now available in your Profit Sharing Plan account.

See the **'It's Savings Award season!'** section on the next page for details.

New investment options

You'll have a broader range of investment options to choose from starting in April.

Your investment options will include:



BlackRock LifePath Index Target Date Funds (TDFs)

► What are TDFs?

TDFs are designed to simplify investing for those who are saving for retirement – simply determine when you want to retire and choose the fund closest to that date.

They'll help you take on more investment risk when you're farther away from retirement and will gradually become more conservative as you get closer to retirement.



Sun Life Guaranteed Daily Interest Account (GDIA) – which will replace the current Sun Life Money Market Fund.

► What is a GDIA?

A Guaranteed Daily Interest Account allows you to earn a modest amount of interest daily, and can be used for short-term, low-risk investing.

A Tax-Free Savings Account (TFSA)

While it's important to save for retirement, we also know that you have a number of shorter-term savings goals.



That's why we're introducing the Tax-Free Savings Account (TFSA)

This new account will provide you **more flexibility** to save for your short- to medium-term financial objectives. The money in your TFSA can be used at any time, for any purpose.

Some other great features of a TFSA include:

- You won't have to pay tax on investment earnings or any money you take out.
- Do you want to continue saving for retirement, but you've already used up all your RRSP contribution room? The TFSA is one of your best bets for building your retirement savings!



Stay tuned! More information and resources about these enhancements are coming to you this spring.

We'll be sharing the need-to-know details such as how to determine the investment options best suited to your goals and how to make contributions to the TFSA.

WELCOME Party City employees!

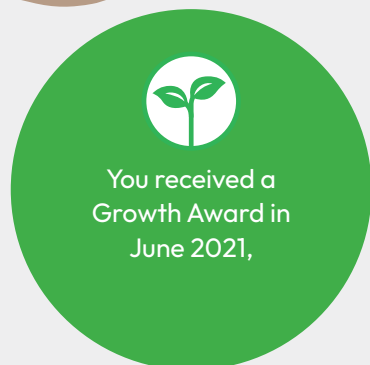
With the introduction of Party City as a member of the Canadian Tire family, we're excited to announce that Party City employees may be eligible to participate in the Profit Sharing Plan.

If you're an employee at a Party City store, please speak with your Dealer for more information about your eligibility for participating in the Profit Sharing Plan.



It's Savings Award season!

Are you eligible? Here's the criteria you need to meet:



You received a Growth Award in June 2021,



You were employed at the same Canadian Tire store on December 31, 2021,

OR



You left your previous Canadian Tire store and were hired by another Canadian Tire store within 30 days.

Your Savings Award amount is based on:



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



The Growth Award amount you received in June 2021



The total number of plan members in your store



To find out your Savings Award amount, visit **mysunlife.ca**

Visit mysunlife.ca today to check your statement, review your investment funds and update your beneficiaries!

Boost your financial literacy with a financial wellness webinar

Need to brush up on your investment knowledge? Or maybe you're looking to balance your finances or want to know what financial milestones you need to achieve to be ready for retirement. Whatever your goal may be, you can work towards financial wellness by participating in one of Sun Life's webinars:



- Balancing your finances: Understanding credit and debt
- Investing: The Essentials
- Becoming retirement ready
- And more!

Visit the Sun Life financial wellness webinar page for a full list of topics and links for registration. To register to one of these webinars, scan this code with your smartphone camera or use this link: bit.ly/3LhHBe2



Are things looking a little different to you?



That's because our newsletters, videos, and microsite are in the process of a mini make-over!

With Party City stores joining the Profit Sharing Plan, and the enhancements to make the plan more flexible and better suited your unique needs, we decided to give our plan communications a new look and feel, too.

We hope you like our fresh, new appearance!

Questions about the Profit Sharing Plan?



Visit profitsharingplan.ca: your #1 source for plan information.



Log in to mysunlife.ca to review your savings – and download the app to access your account with just your fingerprint!



Call Sun Life'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.