

WINTER 2015

PROFITSHARING



# THE TRACK RECORD

PUBLISHED BY CANADIAN TIRE DEALERS' ASSOCIATION

## SAVINGS AWARDS ARE COMING IN JANUARY!



### Canadian Tire Corporation (CTC)

provides a lump sum amount of money to your store.



**Your Dealer** distributes the money to the employees who are eligible to receive a Savings Award.



**Your Savings Award** is automatically deposited to your personal Profit Sharing account in January.



**You can invest** your Award in any combination of the plan's five investment options.

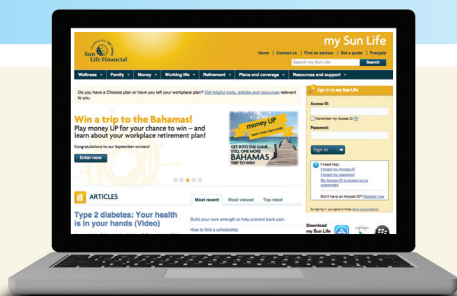


**You can also withdraw** some of your Savings Award to pay for certain expenses.\*

\*You can use your Savings Award to make a down payment on your home or pay down your mortgage, pay post-secondary school expenses, pay for a computer for your studies, and pay for advice from a financial advisor. You can also withdraw 50% of your current year's Savings Award for any reason.

### You're eligible to receive a Savings Award if you:

- Received a Growth Award in June/July 2015, and
- Are still employed with a Canadian Tire Associate Dealer on December 31, 2015.



## NOT SURE WHICH INVESTMENT OPTION IS RIGHT FOR YOU?

Log in to [mysunlife.ca](http://mysunlife.ca) and check out the **Asset allocation tool**. While you're there, look up the balance of your Profit Sharing accounts!



# YOU PLAY AN IMPORTANT ROLE IN PROFIT SHARING

Your hard work and excellence in customer service help increase your store's sales and performance, which influences your Growth and Savings Awards.

You also choose how to invest and grow your Profit Sharing accounts. To maximize your Awards and savings, it's important that you keep on top of Profit Sharing throughout the year. Mark down the following tasks in your calendar ***so you don't miss out!***

## YOUR PROFIT SHARING CALENDAR

### EVERY MONTH



- Learn about the new products in your store so you can recommend them to your customers.
- Try new ways to improve and grow your customer service skills to increase sales and your potential for Profit Sharing Awards.



### MY PROFIT SHARING

**Justin O'Brien**, Clerk and computer operator  
Store #20, Charlottetown

"I joined Canadian Tire when I was 22 years old and I'm now 52. So it's been 30 years! I like the Profit Sharing Plan because it has given me the opportunity to save more than \$200,000 for retirement, even though I never completed post-secondary school. I've also withdrawn \$22,000 from the plan to help pay down my mortgage – and now I'm mortgage free!"

### EVERY SIX MONTHS



- Log in to the Sun Life Financial website (**[mysunlife.ca](http://mysunlife.ca)**) and:
  - Take advantage of the tools and resources available to help you determine how much you need to save for retirement – *and more!*
  - Check your account balance(s)
  - Review and change your investment options.
- Talk to your Dealer about how you can improve your performance.

### ONCE EVERY YEAR



- Complete the **Asset allocation tool** on **[mysunlife.ca](http://mysunlife.ca)** to see if you are a conservative, moderate, or aggressive investor. Then compare your rating to the way you are currently investing and make adjustments, if necessary.
- Speak with a financial advisor about your retirement savings strategy and how the Profit Sharing Plan fits in.

### HAVE QUESTIONS ABOUT THE PROFIT SHARING PLAN?

#### Check out:

- *The Track Record* newsletter
- Your semi-annual Profit Sharing statement (mailed to your home)
- Profit Sharing Plan annual report (coming in the spring!)
- eLearning videos on CT University and **[mysunlife.ca](http://mysunlife.ca)**

### YOU CAN ALSO CALL ONE OF SUN LIFE FINANCIAL'S CUSTOMER CARE CENTRE REPRESENTATIVES

at **1-866-733-8612** from 8 a.m. to 8 p.m. ET any business day.  
Service is available in more than 190 languages.

