

THE TRACK RECORD

PUBLISHED BY CANADIAN TIRE DEALERS' ASSOCIATION

Planning for retirement or buying a new home? The Profit Sharing Plan can help!



Buy or make a down payment on a house, or pay down your mortgage



Pay post-secondary school expenses



Buy a computer*



Pay for advice from a financial advisor**



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

*The plan will cover up to \$1,500 for a computer for post-secondary school only

**The plan will cover up to \$500 per year for investment advice from a financial advisor



Do you know how much money is in your Profit Sharing account? Check it out when you log in to mysunlife.ca.



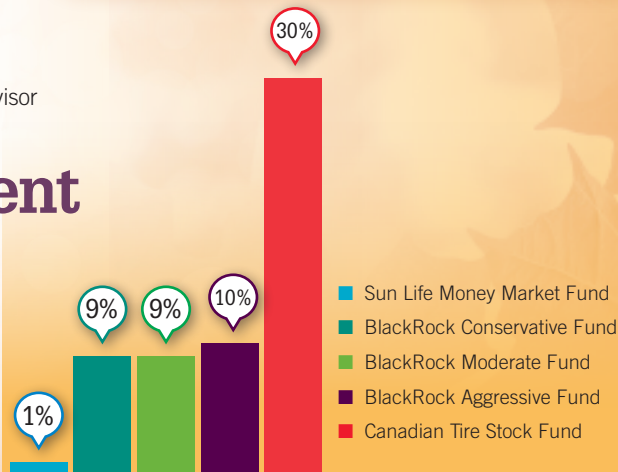
Did you know? You can invest your personal savings in the plan's RRSP account. What's the benefit? Your savings grow on a tax-free basis – plus, you can take advantage of the plan's lower investment management fees. That means more money in your pocket!



Remember: The Growth Award is meant strictly for retirement savings; you can't withdraw money from this account until you retire or leave Canadian Tire.

Great news about investment performance

We're pleased to report that the plan's investment options continue to outperform the market – this is because of strong returns and our low investment fees. In 2014, both Canadian and U.S. stocks had strong growth, and **Canadian Tire stock reached all-time highs** during the year. Here's a snapshot of the one-year returns as of June 30, 2015:



Smart investing tip!

Experts recommend you invest no more than 10% of your ENTIRE savings in one single stock – such as the Canadian Tire Stock Fund. **Why?**

When you put all your money in one place, you run the risk of a big loss if the stock takes a dip. The smarter move is to spread your savings across different types of investment options. For example, you might invest a good portion of your savings in one of the plan's Target Risk Funds – they're a less risky alternative since they are made up of different stocks and bonds, making them "balanced."

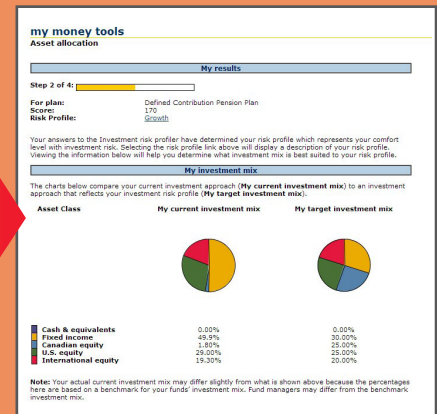


Choose the investment option that's right for you

It's up to you to decide how to invest your Awards, but do you know which of the five investment options best suits you? The Asset Allocation tool – available when you log in to mysunlife.ca – can help you make an informed decision.

Check it out!

While you're logged in, try out **money UP!**, a fun, game-inspired approach to helping you maximize the benefits of your Profit Sharing Plan! It not only increases your financial knowledge – it helps you complete important retirement and investment planning steps along the way.



How the plan can **save** you thousands of dollars!

The Profit Sharing Plan is a "group" plan. This means compared to your bank or other personal savings vehicles, you can take advantage of lower investment fees because they've been negotiated and discounted for all plan members. At first glance, the difference between your Profit Sharing fees and personal RRSP fees may not seem big. However, even a 0.5% difference in fees can add up over time!

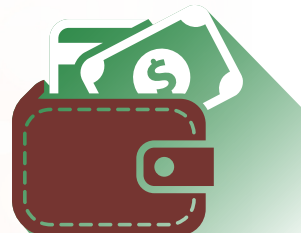
Let's say you:

- Receive Profit Sharing awards totaling \$2,500 each year
- Earn a 5.75% investment return each year, and
- Pay an annual fee of 1.5%.

After 30 years, you would accumulate \$149,300 in your Profit Sharing account.

If the same plan had an annual fee of 2% (instead of 1.5%), you would only accumulate \$137,000, that's \$12,300 less, the cost of a luxury vacation!

Simply put – investing through the Profit Sharing Plan leaves more money in your pocket!



QUESTIONS OR COMMENTS ABOUT THIS NEWSLETTER?

Please send an email to:
profitsharingplan@morneaushepell.com

QUESTIONS ABOUT THE PROFIT SHARING PLAN?

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.