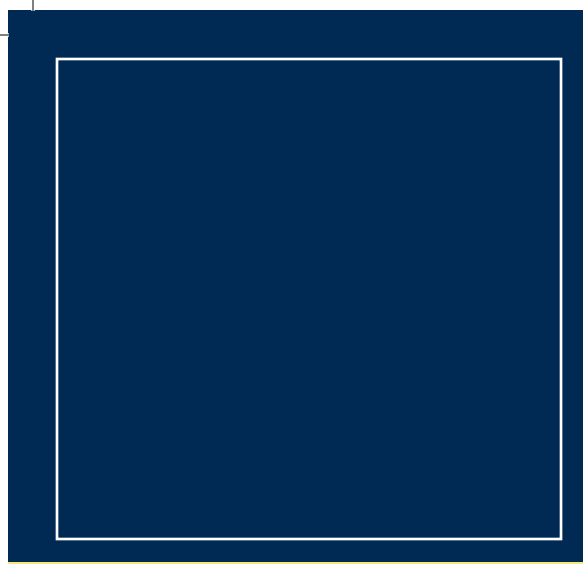
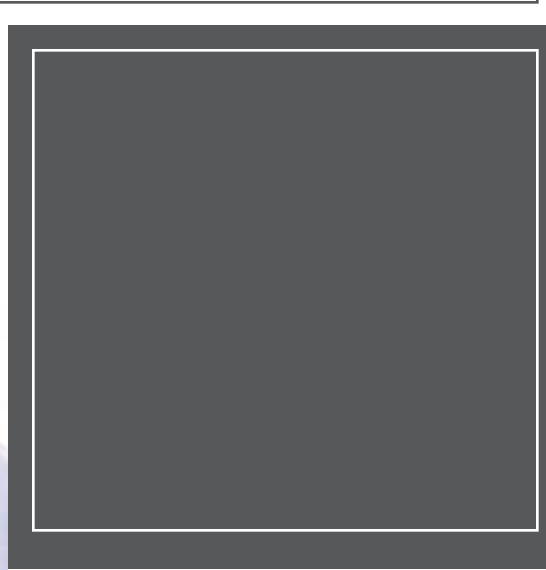
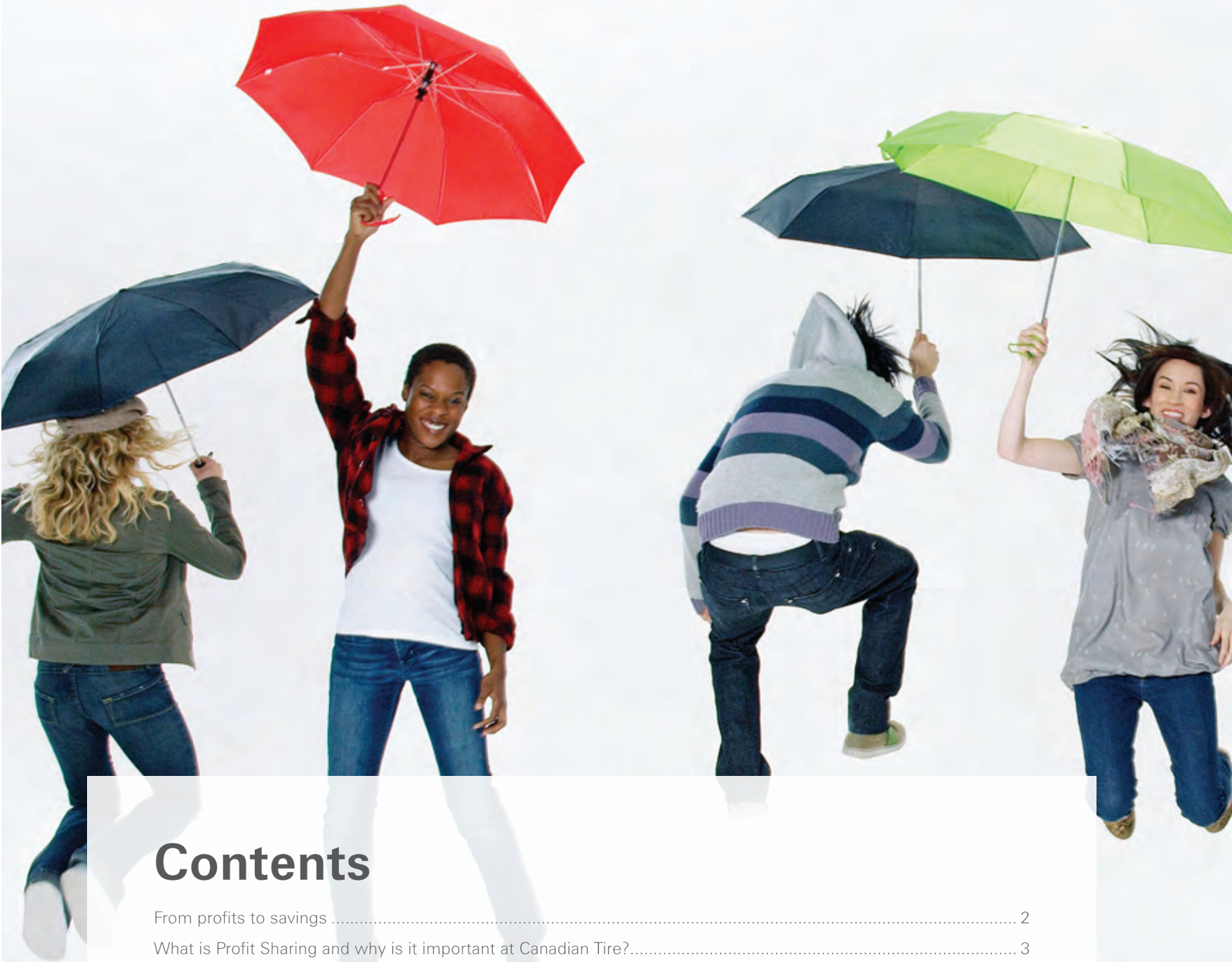


Making the most of the  
**PROFIT SHARING PLAN!**



**PROFIT SHARING PLAN AT A GLANCE**  
**CANADIAN TIRE DEALERS' ASSOCIATION**



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# From profits to savings

The Profit Sharing Plan is an exciting aspect of being a part of the Canadian Tire family. As a participant in the plan, you have the opportunity to:

- ✓ Receive awards (money!) for your contributions to improving store sales
- ✓ Invest your awards to maximize their value
- ✓ Save and use your awards for important life events – such as buying a home, paying for school tuition and, of course, financing your retirement.

## THE PROFIT SHARING PLAN PUTS YOU IN CONTROL

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As a member of the Profit Sharing Plan, you have control over how your awards are invested. The plan offers a variety of investment options to help you create a savings portfolio that reflects your savings goals, years to retirement, and tolerance for risk.

However, having control over your investments also means it is your responsibility to ensure you understand the options available in the plan – as well as a few basics about investing – so you can choose the investments that are best for you.

## WHAT YOU'LL FIND IN THIS PROFIT SHARING PLAN AT A GLANCE BOOKLET

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The following pages explain the rules of the Profit Sharing Plan and how you can make the most of your awards with the plan's investment options. You'll also find a questionnaire to help you choose your investment options and a list of contacts for more information.



# What is Profit Sharing... ...and why is it important at Canadian Tire ?

Profit Sharing – put simply – is a financial incentive that gives you a “stake in the business.” Having a stake in the business means that the harder you work to help increase store sales, the higher the stake in those sales you will receive through Profit Sharing. Profit Sharing programs are a win-win for both employees and companies. Employees get to act like owners by contributing to and benefiting from the financial success of the company. Meanwhile, companies are able to motivate employees to work hard and to truly care about providing exceptional service to their customers.

In the Canadian Tire Dealers’ Association Profit Sharing Plan, we take this one step further. While we do believe in giving employees a stake in the business and rewarding you for your contributions to building store sales – we also believe strongly in helping you build financial security for your future. So, in short, the purpose of our Profit Sharing Plan is to provide financial rewards (separate from your wages\*) for your hard work today – so you can invest those rewards and grow your savings for your retirement.

## Tips for improving store sales to help increase your Profit Sharing awards!

Providing exceptional service to customers is one of the best ways to improve store sales. You can provide excellent customer service by:	
<ul style="list-style-type: none"><li>Showing your customers a lot of respect. Treat every customer like they are your most important customer.</li></ul>	<ul style="list-style-type: none"><li>Demonstrating a positive and supportive attitude.</li></ul>
<ul style="list-style-type: none"><li>Paying attention to your customers’ needs. Assess how customers want to be served and adjust your approach accordingly.</li></ul>	<ul style="list-style-type: none"><li>Being helpful and knowledgeable. Customers depend on you for advice and suggestions about products.</li></ul>
<ul style="list-style-type: none"><li>Proving that you care.</li></ul>	<ul style="list-style-type: none"><li>Improving your customers’ experiences and being polite, helpful, and quick.</li></ul>

Another way to increase sales is to simply help prevent the things that can take away from them. You can help prevent activities that can reduce our profits by looking out for:	
<ul style="list-style-type: none"><li>Poor customer service.</li></ul>	<ul style="list-style-type: none"><li>Breaks in security.</li></ul>
<ul style="list-style-type: none"><li>Product damage/breakage.</li></ul>	<ul style="list-style-type: none"><li>Providing “sale” prices before or after a sale.</li></ul>
<ul style="list-style-type: none"><li>Theft.</li></ul>	<ul style="list-style-type: none"><li>Mistakes.</li></ul>

\*Your Growth and Savings Awards are not considered part of your wages and are given to you at your Dealer’s discretion.

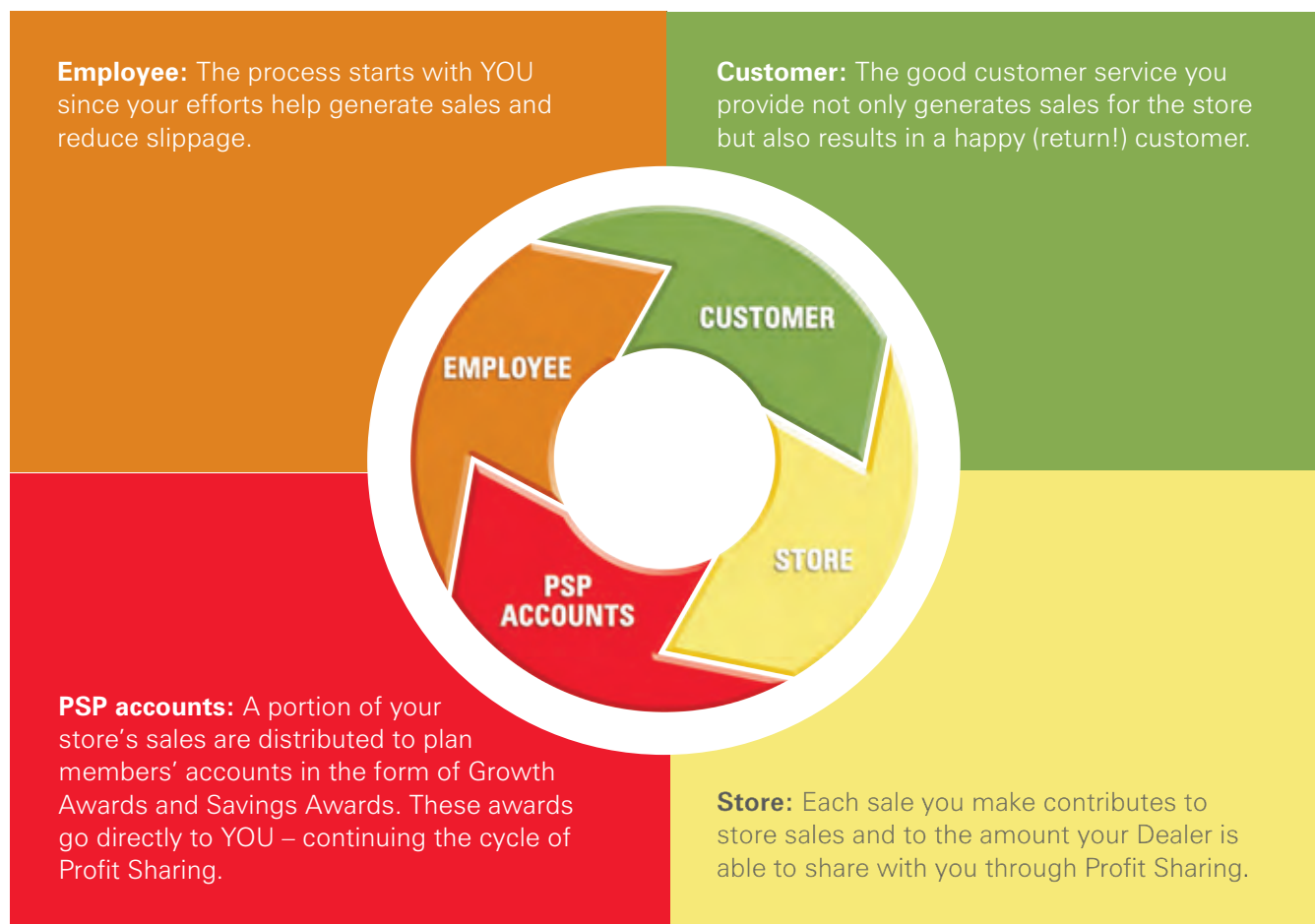
ire ?

## YOUR ROLE IN THE PROFIT SHARING PLAN

As a member of the Profit Sharing Plan, you have an important role to play in determining the award amount you will receive. The Profit Sharing awards you receive are directly dependent on the sales at your store and the contribution you make to its success. The hard work and attention to customer service you put in every day helps generate profits and can affect the amount of money you will ultimately receive through the plan. In other words, the Profit Sharing Plan lets you share in the success of your store.

The Profit Sharing Plan follows a process that continuously generates positive experiences for everyone involved.

### The Profit Sharing cycle



# How the Profit Sharing Plan works

As a member of the Profit Sharing Plan, you are eligible to receive a Growth Award in June and a Savings Award in January. Read on to find a more detailed description of the Growth Award and Savings Award.

## 1. THE GROWTH AWARD

### Who's eligible?

To earn a Growth Award each year, you must have worked at least 1,000 hours in the previous year and still be actively employed\* at the same store on May 1 of the current year. If you have given notice of your resignation or if you have been terminated prior to May 1, you will not receive a Growth Award.

Note: If you are a service centre employee, you may be eligible to receive a Growth Award. Please speak with your Dealer to find out if you qualify.

Here's an example of how the timing for the Growth Award works:



### Who contributes?

Your Dealer contributes all the money for your store's Growth Awards. Your personal award is given to you at your Dealer's discretion and is based on:

- Your store's profits in the previous year
- The total number of plan members in your store
- Your personal performance.

### How much is the award?

Your Dealer will finalize the store's Growth Awards by May 31. Your Dealer will then tell you how much you have been awarded. Your Growth Award will be deposited to the "growth" part of your personal Profit Sharing Plan account in June.

\*If you are on salary continuance or if you are receiving compensation for the termination of your employment, you are not eligible to receive a Growth Award.

## How is it invested?

You have five investment options for your Growth Award. They are:

- BlackRock (BLK) Conservative Fund
- BlackRock (BLK) Moderate Fund
- BlackRock (BLK) Aggressive Fund
- Sun Life Financial Money Market Segregated Fund
- Canadian Tire Stock Fund.

You can choose to invest your Growth Award in any combination of these options. However, according to plan rules, you must keep at least 10% invested in the Canadian Tire Stock Fund.

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 BLK Conservative Fund.

## When can I withdraw money?

You cannot withdraw money from the **Growth** Award account unless you:

- End your employment with Canadian Tire
- Retire from Canadian Tire
- Become a Canadian Tire Dealer or move to a position in Canadian Tire Corporation.

## 2. THE SAVINGS AWARD

### Who's eligible?

To earn a Savings Award each year, you must have received a Growth Award and in that same year still be actively employed\* on December 31. If you have given notice of your resignation or if you have been terminated prior to May 1, you will not receive a Savings Award.

Here's an example of how the timing for the Savings Award works:



### Who contributes?

Canadian Tire Corporation contributes all the money for your store's Savings Awards. Your personal award is given to you at your Dealer's discretion and is based on:

- The total Savings Award provided by Canadian Tire Corporation to your store
- The value of your Growth Award from June in the previous year
- The total number of plan members in your store.

### How much is the award?

The Corporation will finalize your store's Savings Awards on December 31 and your Dealer will then let you know how much you earned. Your Savings Award will be deposited to the "savings" part of your personal Profit Sharing Plan account in January.

\*If you are on salary continuance or if you are receiving compensation for the termination of your employment, you are not eligible to receive a Savings Award.





## How is it invested?

You have the same five options for investing your Savings Award as you do for your Growth Award:

- BlackRock (BLK) Conservative Fund
- BlackRock (BLK) Moderate Fund
- BlackRock (BLK) Aggressive Fund
- Sun Life Financial Money Market Segregated Fund
- Canadian Tire Stock Fund.

You can choose to invest your Savings Award in any combination of these options.

If you don't choose investment options for your Savings Award, it will be invested in the defaults for your Savings Award sub-accounts. *See page 9 for details.*

## When can I withdraw money?

You can withdraw money from the savings part of the Profit Sharing Plan for the following reasons:

- To make a down payment on your primary residence
- To pay down your mortgage
- To pay tuition or education expenses (including up to \$1,500 for a computer purchase)
- To pay for investment advice from a personal financial advisor (up to \$500 per year).

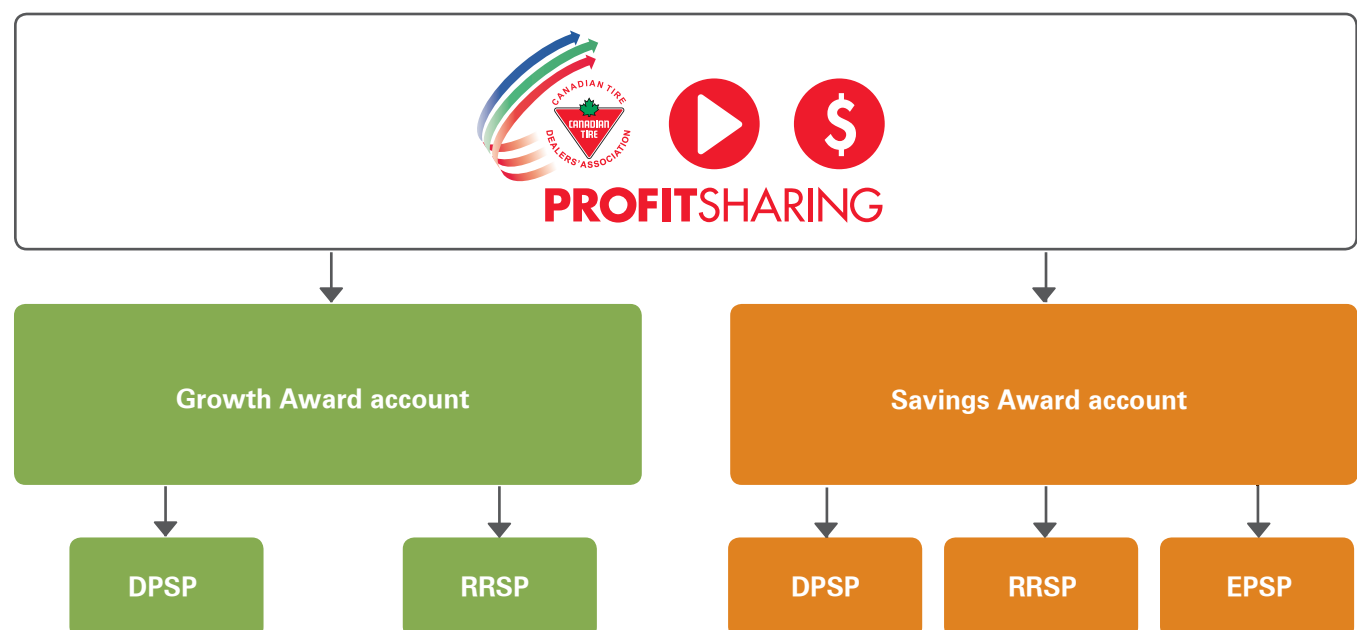
You can also withdraw up to 50% of your current year's Savings Award for any reason.

**NOTE:** If you wish to withdraw money from your Savings Award account, you must complete a withdrawal form (available from your Dealer) and submit it to Sun Life Financial for review and approval. If you have questions, 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.



# Your Growth and Savings Award accounts

Once you receive an award, it is automatically deposited to your Profit Sharing account and directed to the appropriate account. For example, your Growth Award is deposited to your Growth Award account, and your Savings Award is deposited to your Savings Award account.



Your Growth and Savings Awards accounts are made up of “sub-accounts” that are used to help you maximize the value of your awards. For both of your awards, you have:

- A deferred profit sharing plan account (DPSP)
- A registered retirement savings plan account (RRSP)

You also have an employee Profit Sharing account (EPSP) for your Savings Award account.

These sub-accounts are designed to work with Canada Revenue Agency rules on taxes and saving money for retirement, and they will help you maximize the value of your awards. *See page 10 to find out how...*

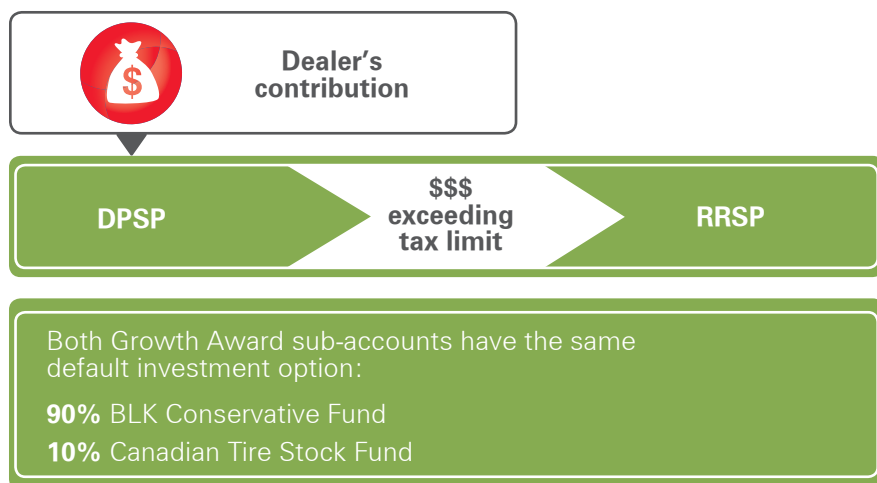
## DEPOSITS TO YOUR GROWTH AWARD ACCOUNT

Your Dealer contributes all the money for your Growth Award account.

When you receive your Growth Award in June, the money is deposited into the DPSP part of your Growth Award account.

If the deposit to your DPSP is larger than the maximum contribution that's allowed by Canada Revenue Agency rules, the extra money is automatically transferred to the RRSP part of your Growth Award account.

This helps reduce the overall amount of tax you need to pay.



### Why all the rules around "maximum contributions" for each account type?

Most members will only need the DPSP part of the account, but there are some cases where the RRSP and EPSP accounts are required – and that's why the plan includes them!

Canada Revenue Agency sets a maximum on the amount that you can contribute to DPSP's and RRSP's each year. This is because:

- Deposits to these accounts are made with "before tax" dollars
- You don't have to pay tax on the money in your account or on any investment returns you earn on this money until you withdraw it.

On the other hand, deposits to an EPSP are made with "after tax" dollars and investment returns are subject to tax, so there is no limit (or maximum) to the amount that can be transferred over to this type of account.

Sun Life Financial will automatically manage this deposit process for you based on the current Canada Revenue Agency rules. However, if you are contributing to another plan – such as a personal RRSP through your financial institution – you may wish to contact a Sun Life Financial representative to see how it will work with the Profit Sharing Plan.

## DEPOSITS TO YOUR SAVINGS AWARD ACCOUNT

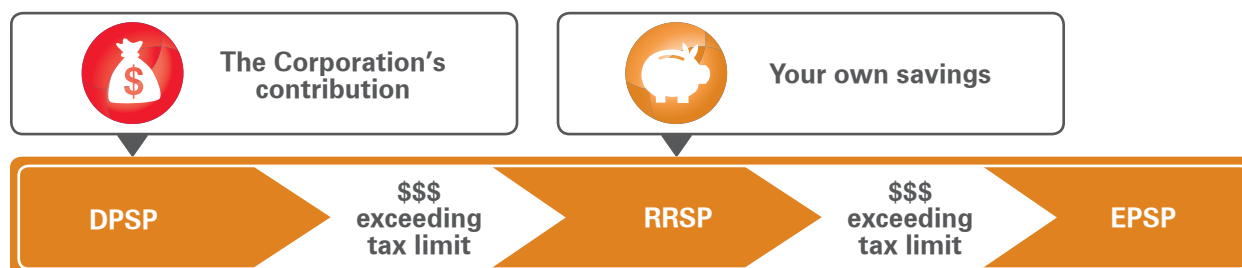
Your Savings Award account follows a similar process to the Growth Award account but also includes an EPSP.

When you receive your Savings Award in January, the money is deposited into the DPSP part of your Savings Award account.

If the deposit to your DPSP is larger than the maximum contribution that's allowed, the extra money is automatically transferred to the RRSP part of your Savings Award account.

If the deposit to your RRSP is larger than the maximum contribution that's allowed, the extra money automatically goes to the EPSP part of your Savings Award account.

Again, the purpose of the accounts is to minimize the amount of tax you have to pay on your awards.



**DID YOU KNOW...** The Savings Award sub-accounts have different default investment options:

DPSP	RRSP	EPSP
100% BLK Conservative Fund	90% BLK Conservative Fund 10% Canadian Tire Stock Fund	100% Sun Life Financial Money Market Segregated Fund

## Contributing to your savings

One key difference with the Savings Award account is that you can also contribute to it from your own personal savings! Any personal contributions you make go directly to the RRSP part of your account.

Why make personal RRSP contributions to the Profit Sharing Plan? There are many good reasons:

- To help increase your retirement savings
- To take advantage of the plan's professional investment managers
- To benefit from the plan's lower investment management fees. (Typically, the fees you would pay on a personal RRSP through your bank are much higher than the fees through the Profit Sharing Plan!)

### **DID YOU KNOW...** You need to note your EPSP balance when filing income taxes!

Since the EPSP part of your Savings Award account is not registered, you have to pay tax on any investment earnings you make from it. If you have money in the EPSP part of your account, Sun Life Financial will mail you a tax slip each year to assist you in filing your income taxes.







# Investing your awards

Deciding how to invest your awards is an important part of making the most of your Profit Sharing Plan.

## **YOUR INVESTMENT OPTIONS IN THE PROFIT SHARING PLAN**

When you join the Profit Sharing Plan, you will be asked to choose a mix of investments for your awards from the following investment options. Each option has a different amount of risk, investment philosophy, and mix of asset types (e.g., equities, bonds).

- BlackRock (BLK) Aggressive Fund
- BlackRock (BLK) Moderate Fund
- BlackRock (BLK) Conservative Fund
- Sun Life Financial Money Market Segregated Fund
- Canadian Tire Stock Fund.

## **WHICH INVESTMENT IS BEST SUITED TO YOU?**

If you don't have much experience with investing, it can be difficult to choose an investment option (or options) and have confidence in your decision. The following three sets of questions will help you determine what kind of investor you are and how much risk you are comfortable taking on. Knowing the amount of risk you are comfortable with will help you select an appropriate mix of investment options.

Read each statement and write "Yes" or "No" beside it. Next, total up your "Yeses" in each section. Once you've added up your responses, read on to learn more about what these say about your investment style. Each investment option is explained in the next section.

**NOTE:** You may wish to review these questions once or twice each year, as your investment style and needs can change over time. If you find that they do, you can change your investment options at any time through the Sun Life Financial Plan Member Services website, [mysunlife.ca](http://mysunlife.ca).

## Are you a conservative risk investor?

1. I would describe myself as a novice investor.
2. I'm someone who doesn't like risk and can only tolerate small to moderate investment losses.
3. I'd be very upset if my investments dropped in value over any period of time.
4. If my money dropped in value by 20% in one month, I would remove it from the investment fund immediately.
5. Because I'm close to retirement or want to make a large purchase, I'll probably need my invested money within the next 5 years.
6. It's very likely that I'll need to withdraw a large portion of my account balance earlier than I expect.

If you answered "yes" to most of the questions above, you are most likely a conservative investor. You have a low tolerance for ups and downs in your investment returns (i.e., volatility), and you want to preserve the balance of your Profit Sharing account. Some choices for a conservative investor include the BLK Conservative Fund and the Sun Life Financial Money Market Segregated Fund.

## Are you a moderate risk investor?

1. I have some knowledge of investments, but I still need to learn more.
2. I'm someone who is willing to take some risk, and I can tolerate one year of poor returns.
3. I'm willing to accept a lower, more predictable rate of return, as long as fluctuations in the value of my investments are small.
4. If my money dropped in value by 20% in one month, I would not make any changes until the value recovers.
5. Because I'm not planning to retire in the near future, I probably won't need my invested money for the next 5-15 years.
6. It's somewhat likely that I'll need to withdraw a large portion of my account balance earlier than I expect.

If you answered "yes" to most of the questions above, you are most likely a moderate investor. You have a moderate tolerance for ups and downs in your investment returns (i.e., volatility), and you want to preserve your money while earning some small to moderate investment returns. A potential choice for a moderate investor is the BLK Moderate Fund.

### **Are you an aggressive risk investor?**

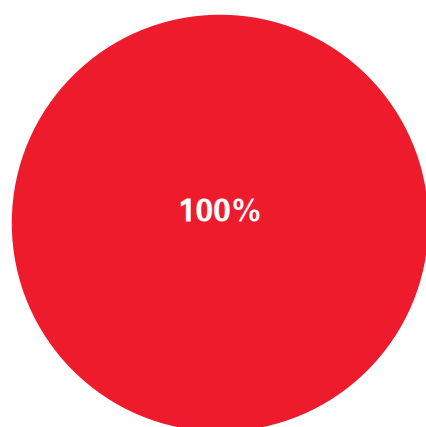
1. I have a lot of knowledge about investments and consider myself an investment pro.
2. I'm someone who can tolerate risk and more than one year of poor returns.
3. I want the highest rate of return possible and understand the value of my investments can fluctuate significantly over time.
4. If my money dropped in value by 20% in one month, I'd invest more while the prices are low.
5. Since I'm not planning to retire for a long time, I won't need my invested money for the next 15-25 years.

If you answered "yes" to most of the questions above, you are most likely an aggressive investor. You have a high tolerance for steep rises and falls in your investment returns, and you are looking for the highest possible long-term growth. You're not as concerned with short-term volatility. Some choices for an aggressive investor include the BLK Aggressive Fund and the Canadian Tire Stock Fund.



# Taking a closer look at the plan's investment

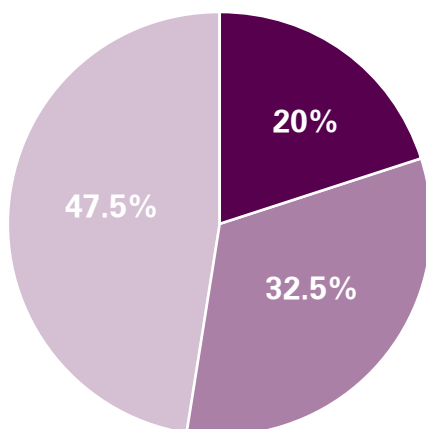
## CANADIAN TIRE STOCK FUND



■ Canadian Tire Stock

- High risk, high potential rewards.
- Invests in Canadian Tire Class "A" Shares.
- Because of the high risk associated with investing in a single stock, consider investing also in one of the BLK Funds to balance your portfolio and reduce the potential risk.

## BLACKROCK (BLK) AGGRESSIVE FUND



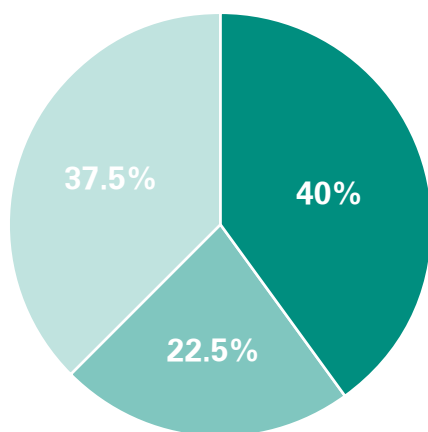
■ Canadian bonds   ■ Canadian equities   ■ Foreign equities

- Moderate to high risk, moderate to high potential rewards.
- Invests in an aggressive mixture of primarily equities to encourage long-term capital growth, plus some bonds for balance.



# ment funds

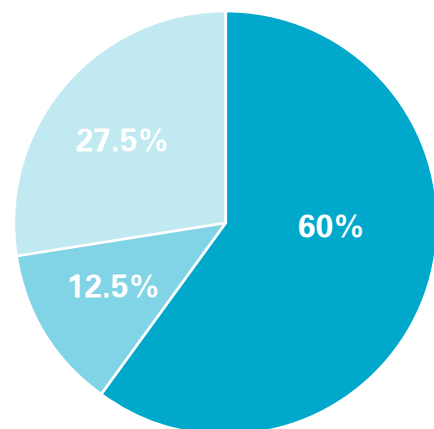
## BLACKROCK (BLK) MODERATE FUND



■ Canadian bonds ■ Canadian equities ■ Foreign equities

- Moderate risk, moderate potential rewards.
- Invests in a relatively even mixture of bonds and equities to balance your potential investment risk.

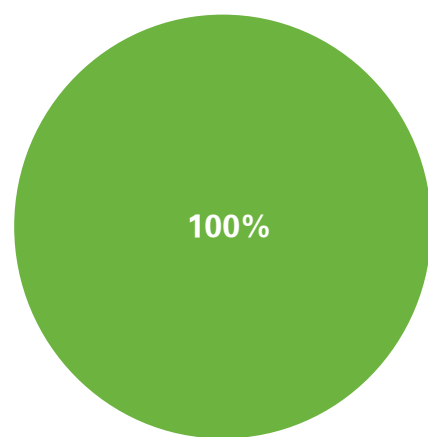
## BLACKROCK (BLK) CONSERVATIVE FUND



■ Canadian bonds ■ Canadian equities ■ Foreign equities

- Low to moderate risk, low to moderate potential rewards.
- Invests primarily in bonds to preserve savings and a mixture of Canadian equities and global equities.

## SUN LIFE FINANCIAL MONEY MARKET SEGREGATED FUND



■ Short term fixed income securities

- Low risk, low potential rewards.
- Invests in treasury bills, bankers' acceptances, short-term securities, and cash.
- The safest short-term investment.
- In the long-term, this option runs the risk of not keeping up with inflation.

Please remember that any information provided about the investment options is not intended as investment advice. Your investment decisions are your responsibility. If you need assistance in selecting your investment options, you should speak with a personal financial advisor.

### CHANGING YOUR INVESTMENT OPTIONS

At any time throughout the year, you have the flexibility to change the way your awards are invested. Simply log in to the Sun Life Financial Plan Member Services website, **mysunlife.ca**, to change your investment options.

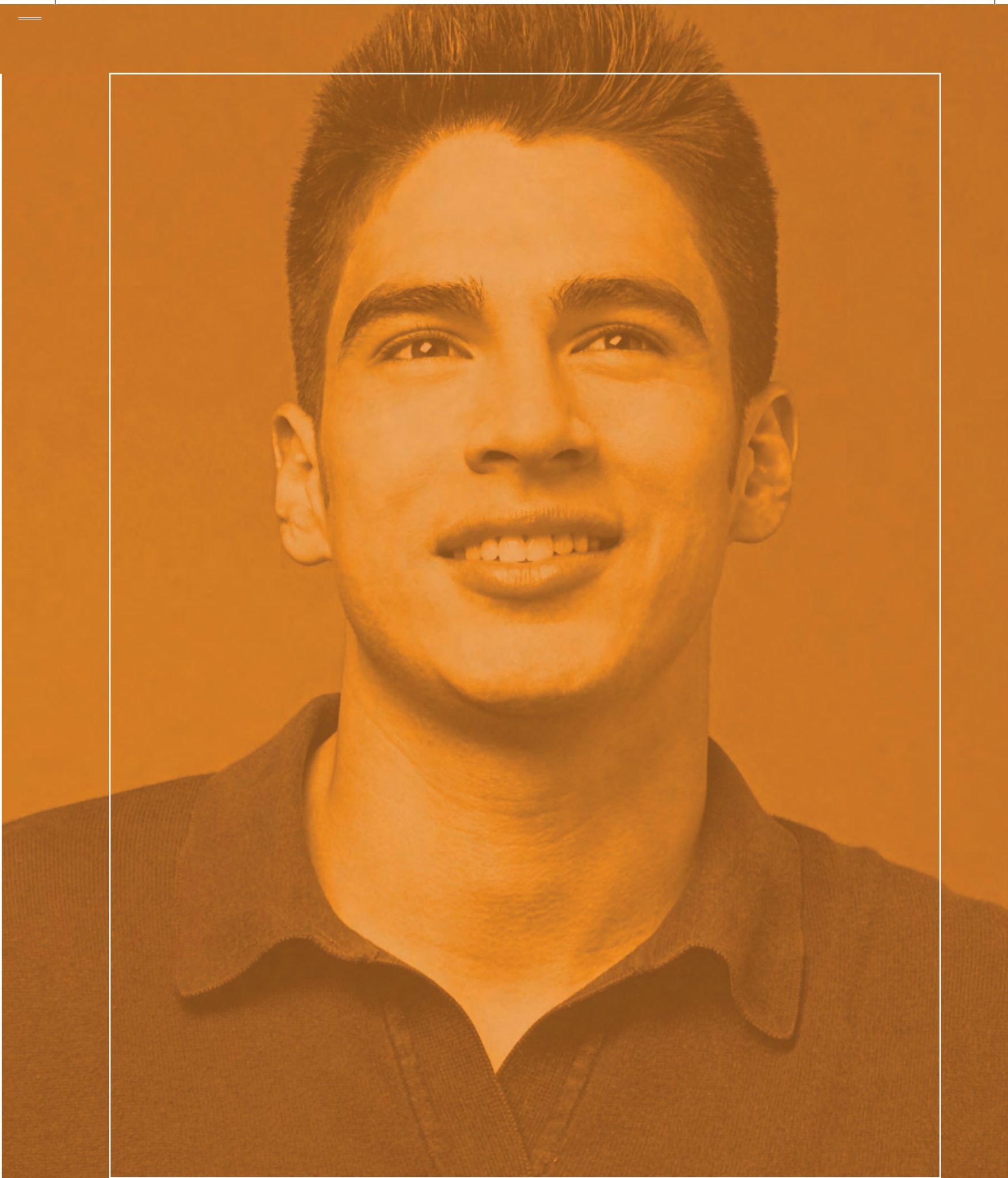
To complete your login, you will need to know your access ID and password, which Sun Life Financial gives you when you join the plan. If you have misplaced your access ID or password or have trouble logging in to the website, call one of Sun Life Financial's Customer Care Centre representatives at **1-866-733-8612** from 8 a.m. to 8 p.m. ET any business day. Service is available in more than 190 languages.

### LOOKING FOR INVESTMENT ADVICE?

As a plan member, it is your responsibility to seek financial guidance if you need it. Talk to your personal financial advisor if you'd like some advice choosing your investment options and managing your savings in the Profit Sharing Plan.

**DID YOU KNOW...** You can withdraw up to \$500 from your Savings Award account to pay for investment advice from a personal financial advisor!

If you require more information about the investment options, you can visit the Sun Life Financial Plan Member Services website or contact a Sun Life Financial representative.



# Making withdrawals from the Profit Sharing Plan

The Profit Sharing Plan is designed to help you save for retirement. As such, there are specific guidelines about how much money you can withdraw from the plan before that time.

## GROWTH AWARD ACCOUNT

You may only withdraw from your Growth Award account when you leave the plan, end your employment with Canadian Tire, retire from Canadian Tire, become an Associate Dealer, or take a position with Canadian Tire Corporation.

## SAVINGS AWARD ACCOUNT

You may withdraw money from your Savings Award account for these four reasons:

1. To make a down payment on your primary residence
2. To pay down your mortgage
3. To pay tuition or education expenses (including up to \$1,500 for a computer purchase)
4. To pay for investment advice from a personal financial advisor (up to \$500 per year).

You can also withdraw up to 50% of your current year's Savings Award for any reason.

In addition, you can make a withdrawal from your RRSP sub-account for the Home Buyers' Plan (HBP) or Lifelong Learning Plan (LLP). However, keep in mind that you must repay the amount to an RRSP within 15 years for the HBP and within 10 years for the LLP. If you do not repay, it will be included in your income for that year and you will be taxed.

If you wish to withdraw money from your Savings Award account, you must complete a withdrawal form (available from your Dealer) and submit it to Sun Life Financial for review and approval.





# Paying taxes on your Growth and Savings Awards accounts

When it comes to taxes on registered accounts, such as the DPSP and RRSP, you are only required to pay when you withdraw money. Non-registered accounts, such as the employee profit sharing plan (EPSP), are subject to tax — any money you earn through your investment options will be subject to income tax in the year it is earned.

The table below provides a closer look at when you should expect to pay taxes on the money in each account.

Account type	Will you be taxed?
<b>Growth DPSP</b>	Only when you end your Profit Sharing Plan membership and withdraw your money from the plan. If you transfer this money directly to a personal RRSP, you can defer paying taxes.
<b>Growth RRSP</b>	Only when you end your Profit Sharing Plan membership and withdraw your money from the plan. If you transfer this money directly to a personal RRSP, you can defer paying taxes.
<b>Savings DPSP</b>	You will pay “withholding tax” immediately after you withdraw from your Savings DPSP. The amount you withdraw will be added to your income for that year. You should expect to receive a tax slip from Sun Life Financial if you withdraw money from this account. If you transfer this money directly to a personal RRSP, you can defer paying taxes.
<b>Savings RRSP</b>	You will pay “withholding tax” immediately after you withdraw from your Savings RRSP. The amount you withdraw will be added to your income for that year. You should expect to receive a tax slip from Sun Life Financial if you withdraw money from this account. If you transfer this money directly to a personal RRSP, you can defer paying taxes.
<b>Savings EPSP</b>	You will pay income tax each year on the investment income you earn.



# Becoming a responsible investor and plan member

As a member of the Profit Sharing Plan, it is your responsibility to understand how the plan works and how it fits into your overall savings goals. More specifically, you are responsible for:

- Making investment decisions for your Growth and Savings Awards
- Understanding how to use the Sun Life Financial Plan Member Services website, **mysunlife.ca**, to make your investment choices
- Periodically reviewing your investments to make sure they continue to align with your investment strategy and comfort with risk
- Asking questions if you do not understand any aspect of the plan
- Researching additional information from other sources such as newspapers, magazines, books, websites, and independent financial advisors
- Understanding how your savings will affect your present and future financial goals and needs (Hint: Check out the Retirement planning tool, available on **mysunlife.ca**)
- Determining how you can save for your retirement outside the Profit Sharing Plan (e.g., through an RRSP or personal savings) to meet your retirement goals.



# Learning more about the plan and staying informed

## The Profit Sharing Plan video tutorials

Visit the links below, or log in to **mysunlife.ca** or CT University to check out our two video tutorials about the Profit Sharing Plan. They will give you an overview of the plan, how your awards work, details about investing, and details about the types of accounts available.

VIDEO 1: **[bit.do/ProfitSharing1](https://bit.ly/ProfitSharing1)**

VIDEO 2: **[bit.do/ProfitSharing2](https://bit.ly/ProfitSharing2)**

## Track Record newsletter

Three times a year, we publish a newsletter called the *Track Record* for all members of the Profit Sharing Plan. It includes information about the plan and articles to help you make the most of being a plan member. Ask your Dealer for the latest edition.

## Profit Sharing Plan annual report

The Profit Sharing Plan annual report is published each spring and is distributed to each plan member. Inside the report, you will find helpful information about how the plan works, how the investment options performed in the previous year, and key contacts for your questions about the plan.

## Sun Life Financial Plan Member Services website ([mysunlife.ca](https://mysunlife.ca))

Sun Life Financial hosts a website for all plan members. When you log in, you will see your personal account balance, any transactions you have made, and how your investments are performing. The website also has a lot of tools and materials to help you learn more about investing and saving for retirement, including:

- Asset allocation tool – to help you select the investment options best suited to you
- Retirement planning tool – to help you determine how much you need to save for retirement.

## Plan statements provided by Sun Life Financial

Twice a year, you will receive a personal Profit Sharing Plan statement that will give you an overview of your accounts and transactions throughout the year. The statements are a good way to help you monitor your account and the performance of your investments.

### One-on-one support

You can also speak to a Sun Life Financial Retirement Consultant\* for a one-on-one overview of the plan and how it works by calling 1-866-292-3664 any business day from 8 a.m. to 6 p.m. ET.

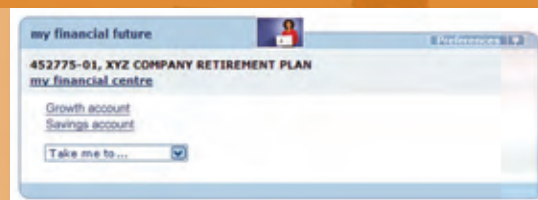
\*Registered as Financial Security Advisors in the province of Quebec.

# Accessing Sun Life Financial's Plan Member Services website, mysunlife.ca

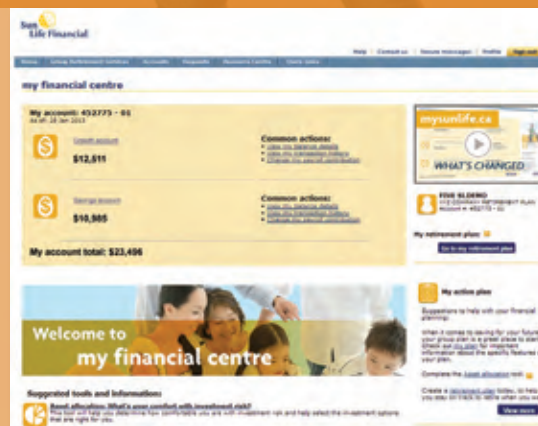
Sun Life Financial's Plan Member Services website is a great place to look at your account information, review your investments, and change your investment options. Check it out by logging in to **mysunlife.ca**.



When you first join the plan, Sun Life Financial will mail you your website access ID, along with instructions on how to set your password. If you have not received your access ID, you can obtain one online by clicking on the **"Register Now"** button. You can also contact a Sun Life Financial representative to request an access ID.



Once you have signed in to the site, click on **"my financial centre."**



Your accounts will show up on screen. From here, you can:

- View your account balance
- See the awards that have been deposited to your account
- See any withdrawals you've made
- Review and update your investment options
- Fill out the Asset allocation tool.





## Have questions?

For more information about the Profit Sharing Plan, check out the Sun Life Financial Plan Member Services website, [mysunlife.ca](http://mysunlife.ca), or contact 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.

If you have questions or suggestions about this plan at a glance booklet or any other Profit Sharing Plan communications, please contact us at [profitsharingplan@morneaushepell.com](mailto:profitsharingplan@morneaushepell.com).

**ABOUT THIS PROFIT SHARING PLAN AT A GLANCE**

This booklet provides a summary of the Profit Sharing Plan. Every effort has been made to capture plan details accurately. In the event details and information differ between this booklet and the official plan contracts, the latter will govern in all instances.

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