

PROFIT SHARING PLAN:

an easy way to save thousands of dollars!



With more than **20,000** plan members, the Profit Sharing Plan can offer investment management fees that are lower than what you would pay if you invested in similar funds through a local financial institution.

LET'S DO THE MATH!



If you receive Profit Sharing awards totaling \$2,500 each year, here's how the money could **GROW** over time:

	AFTER 5 YEARS	AFTER 10 YEARS	AFTER 15 YEARS	AFTER 30 YEARS
THE PROFIT SHARING PLAN*	\$14,655	\$33,673	\$58,353	\$185,873
LOCAL FINANCIAL INSTITUTION**	\$13,979	\$30,782	\$50,982	\$139,542
ADDITIONAL MONEY IN YOUR POCKET!	\$677	\$2,891	\$7,371	\$46,332



Lower fees could mean **\$46,332** MORE for you - that's one year's worth of retirement income!

*Investment management fee: 0.4%, investment return: 5.75%.

**Investment management fee: 2.0%, investment return: 5.75%

NOTE: The Plan's actual fees and investment returns may vary from this example.



My Profit Sharing Plan

"I love Profit Sharing. It's a great way to save money for the future. Canadian Tire is a great place to work and the Profit Sharing Plan makes it even better."

- Lise, Sales Associate,
Canadian Tire store 007

It's RRSP season!

Remember: you can also deposit your own money into the Profit Sharing Plan RRSP account and take advantage of the lower investment management fees - why not make the most of your retirement savings? To get started, contact Sun Life at **1-866-733-8612** or visit mysunlife.ca.

YOUR SAVINGS AWARD

is our way of saying thank you. Your hard work directly impacts our store's success.

ARE YOU ELIGIBLE?

Yes, if you...



Received a Growth Award in June 2019, **and**



Were employed at the same Canadian Tire store on December 31, 2019, **or**



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



HOW MUCH WILL YOU RECEIVE?

The amount is based on:

- The Growth Award amount you received in June 2019
- The total number of plan members in your store

Visit
mysunlife.ca
to see
your award!



my Sun Life mobile app:
Managing your savings has never
been easier

Download the my Sun Life mobile app to access your account with just your fingerprint - no more remembering passwords!



New Sun Life member IDs are coming

In Fall 2020, all Profit Sharing Plan members will be assigned a new member ID - Stay tuned!

Have 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 Financial'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