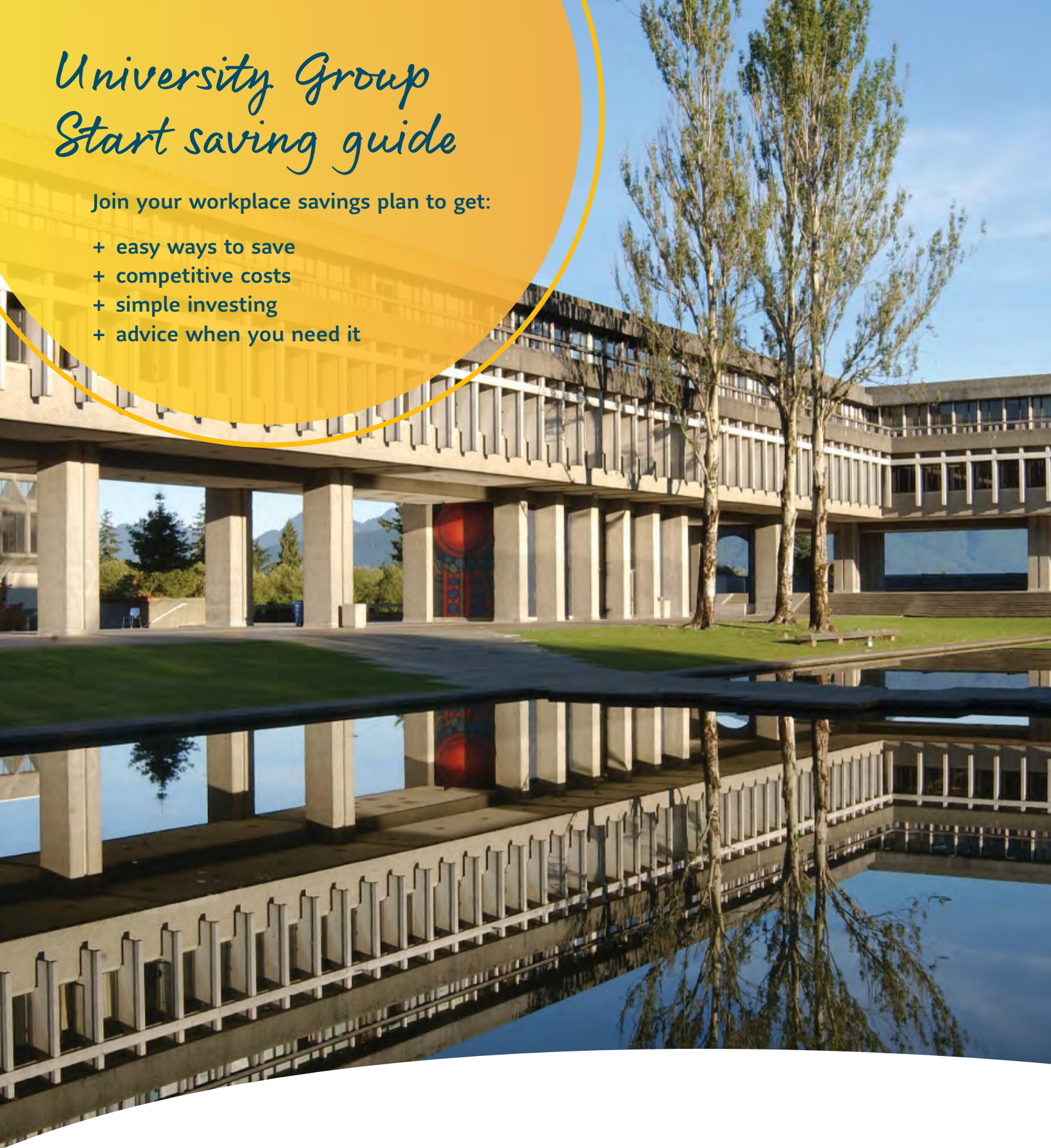


University Group Start saving guide

Join your workplace savings plan to get:

- + easy ways to save
- + competitive costs
- + simple investing
- + advice when you need it



SFU

SIMON FRASER UNIVERSITY
ENGAGING THE WORLD



Sun Life

welcome



Get closer to your financial goals when you save with your employer and Sun Life. It's important to both of us that you retire on time and feel good about your money throughout your life. Let us help you get there!

This guide will take you through your **Simon Fraser University Group RRSP/NREG/TFSA** perks and what makes it different from other savings you may have elsewhere, and will help you join.

We're available in lots of different ways on your phone, tablet and desktop. You can always count on a human touch, whether with our digital coach, Ella, or our live support:



Visit mysunlife.ca to take care of your savings as they grow or learn all about retirement. Get help along the way with savings tips from Ella or click on **Chat live now** to get live support.



Download the **my Sun Life mobile app** to check your balances on the go, review how your funds are doing, and more.



Call us – we're here to help, with service in over 190 different languages:

1-866-733-8612 | Monday to Friday | 8 a.m. to 8 p.m. ET



Sign up for a **Connect with your money** webinar on sunlife.ca/mymoney to learn about how to use our tools and resources to manage your money.



We are here for you every step of the way—from the moment you join the plan, all the way up to retirement. We can help you with enrolment, picking your products and funds, and making the most of your plan perks. Give us a call at the phone number above during our listed hours of operation.

what you have to do

This guide will walk you through everything you need to do to get set up and start saving in the plan today. Just follow the checklist below, where we take you through all the steps from start to finish.

learn page 4

- Discover what's great about your plan and why you should join.

invest page 7

- Understand the investment options in your plan, and get step-by-step help picking your funds.

go to mysunlife.ca

- Sign in to mysunlife.ca using your employer's starter ID 0171904 and password 25912804. Once you're in, you can learn all about the funds offered in your plan and use our tools to help you with saving and investing.

join page 12

- Complete the enrolment steps to join the plan.





learn



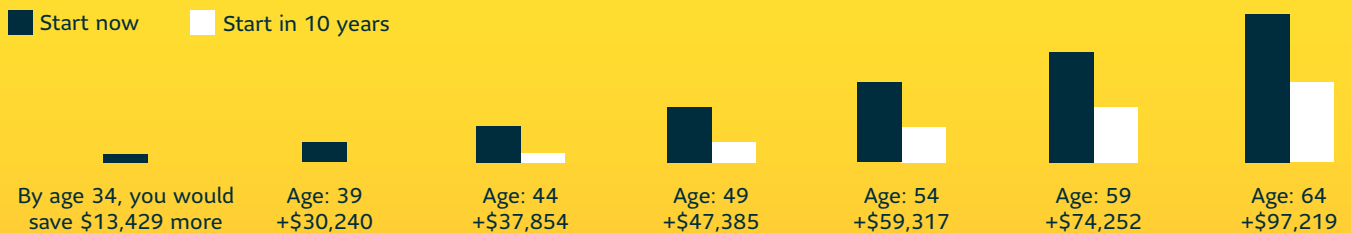
Hear it straight from the ones who are already living it.
This is the advice retirees now have for those of us still working:



Source: Sun Life's 2016 Retirement Now report







☀️ Nothing grows your money like time.

Starting early is the biggest piece of advice retirees have for you, and we agree. Take a look at how a 29-year-old saving \$200 a month starting **now** instead of in **10 years** can get more money for retirement (\$97,219 more to be exact):



This information came from the *Save today for more tomorrow calculator* on mysunlife.ca.

Your future's bright because your employer set you up with a great plan. Here's why:

		
<p>Save together as a couple with a spousal RRSP</p> <p>Contribute to an RRSP in your spouse's name until the end of the year they turn 71. You might also lower the income tax you pay now and split retirement income with them.</p>	<p>Add money straight from your pay to your RRSP</p> <p>It's easy and means you get instant tax savings.</p>	<p>Tax advantages</p> <p>By contributing to the RRSP, you could pay less income tax. Your TFSA money also grows tax-free and you don't pay tax on any money you withdraw.</p>
		
<p>Exclusive investments*</p> <p>You won't find these if you invest on your own at a bank or mutual fund company. More on page 7.</p>	<p>Bring your outside savings to Sun Life</p> <p>Here, our costs are competitive and you can invest your money in a diverse group of funds that only we have. This saves you more and lets you see all your money in one place.</p>	<p>You get online tools and videos to make saving easier.*</p> <p>Get help with financial topics, choosing your investments, and more.</p>

At Sun Life, your fees* are competitive. Just another reason to invest with us.

Thanks to our combined buying power with your employer, you pay investing fees that are generally lower than what an average person would pay at a bank or mutual fund company for similarly managed funds. When you pay lower fees, more of your hard-earned money is invested and growing for you.

This table shows how much more you would save over time with Sun Life versus at a bank—see how much a 1% difference in fees can affect your savings over 30 years?

How long you contribute	Total contributions to your plan account	How much would you save	
		Bank (2% management fee)	Sun Life (1% management fee)
30 years	\$120,000	\$209,667	\$256,513
You would save \$46,846 more with us!			

We calculated the figures above assuming you invest \$4,000 each year all at once on January 1 and you earn 5.5% annually before we take off the fund management fee each month.

* Before you enrol in the plan, you can sign in to mysunlife.ca using your employer's starter ID 0171904 and password 25912804 to:

- learn more about your plan's investment options (under **Accounts > Investment performance**)
- see the investing fees you'd pay online (under **Accounts > Account fees**)
- use online tools and videos to help you with choosing investments and financial planning (under **Resource Centre > my money tools**).

Products in your plan

Retirement income

Registered Retirement Savings Plan (RRSP)

Tax savings today + save for your future + low fees

This product is made for retirement saving. You contribute money to an account with us. If you contribute every pay, it's before tax, and you won't be taxed until you take the money out. You can also contribute to a spousal RRSP in your spouse's name.

No contribution limit saving

Non-Registered Savings Plan (NREG)

No contribution limits + after-tax contributions + low fees

This product is for your after-tax contributions. It's a way for you to save extra money. There's no limit on how much can go in this product, but you may be taxed on investment income and capital gains.

Tax-free saving

Tax-Free Savings Account (TFSA)

Save for your goals + tax advantages + low fees

This product is good for all kinds of saving goals. It's for after-tax contributions, but you never have to pay tax on any investment earnings you get. There is a contribution limit, but it changes from time to time. Plus, you can carry forward unused contribution room and anything you've withdrawn from previous years.



We can help you pick which product is right for you. Give us a call at **1-866-733-8612**.



Get connected! Go online at mysunlife.ca and download the **my Sun Life mobile app**.



invest



First, decide how hands-on you'd like to be.

We will support you in different ways depending on your investment approach. Choose one of the approaches available:

- **Help me do it** – This approach includes **Target Date Funds** which have asset mixes that adjust automatically. You pick the date when you will need your money, such as at retirement, then choose the target date fund closest to this date.
- **Let me do it** – You build your own portfolio, with the help of our online tools, by choosing funds from a variety of fund types.

To help decide what investment approach is best for you, use the following chart as a guide.

Choose the investment style that most sounds like you:

Help me do it	Let me do it
<ul style="list-style-type: none"> • I want an investment based on when I need my money and/or my risk profile. • I want to choose my investments, but need help. • I am interested in investing, but don't want to spend a lot of time and energy managing my investments. • I only want to make one or two investing decisions. 	<ul style="list-style-type: none"> • I want to personalize my investments based on my risk profile, life stage, individual preferences and other factors. • I have time to review the investments available and use tools online before making my choices. I'll speak with a financial advisor if necessary. • I can manage my own investments based on my own risk profile/life stage. I'm comfortable adjusting my investments when needed. • I want to make all my investment decisions, with help from an advisor if needed.

We encourage you to re-visit your investments from time to time, or as things change.

Next, complete the steps under the approach that fits you.

	Help me do it	Let me do it
What is it?	<p>Target date funds</p> <ul style="list-style-type: none"> • Choose one fund closest to the year you need your money. • When you start, the fund manager takes more risk to grow your money. As you get closer to the target date, they choose less risky investments to protect it. 	Build your own personalized investment mix by choosing several funds based on your investment personality and life stage.
How to choose your funds	<p>At enrolment, invest in the fund closest to your target retirement date or the year you will need your money.</p> <p>Then a fund manager takes care of the portfolio for you.</p>	<ol style="list-style-type: none"> 1. Complete the Investment risk profiler on page 10. 2. Next, find your risk profile based on your score. Each risk profile suggests a target investment mix. Review this information, along with your investment funds available. 3. At enrolment, direct a percentage of your future contributions to funds from each fund type to match your target investment mix, or as you like.

*** Know your investment personality**

- To find out your investment personality, complete the **Investment risk profiler** on page 10. Then, find your risk profile based on your score.
- Your personality is based on a few different things, like how careful you are with your money and how long you have until you need it.

These are the funds available in your plan:

Help me do it

Fund type	Investment name
Target date funds	BLK LP Index Retirement BLK LP Index 2025 Fund BLK LP Index 2030 Fund BLK LP Index 2035 Fund BLK LP Index 2040 Fund BLK LP Index 2045 Fund BLK LP Index 2050 Fund BLK LP Index 2055 Fund BLK LP Index 2060 Fund

Let me do it*

Fund type	Investment name
Guaranteed	SLA 1Yr Guaranteed Fund SLA 3Yr Guaranteed Fund SLA 5Yr Guaranteed Fund
Money market	SLF Money Market
Fixed income	BLK Bond Index Fund PH&N Bond Fund
Balanced	CC&L Grp Balanced Plus
Canadian equity	CC&L Grp Balanced Plus B.G. Canadian Equity B.G. Small Cap Fund BLK S&P/TSX Comp Index Fid Can Core Equity Trust
Foreign equity	BLK Global Equity Index BLK US Equity Index BLK US Equity Index Reg Fiera International Eq A PH&N Fossil Fuel Free G E TDAM Intl Equity Index Fd

* **Let me do it** funds hold a mix of investments that remain relatively static. That means, if you invest in these funds, you should revisit your investment choices regularly to ensure your portfolio still continues to align with your financial goals, risk tolerance and time horizon over the long term.

** A **balanced fund** is an option for investors seeking a simple one-fund solution. It contains a diversified mix of stocks and bonds within a single fund. Unlike the other **Let me do it** funds, it can be considered a complete portfolio by itself to which you can invest up to 100% of your contributions.

View your fund options and investing fees online

- Find more information about your funds by signing in to mysunlife.ca with your employer's starter ID 0171904 and password 25912804. Once you're in, all the funds for each product are under **Accounts > Investment performance**.
- All the investing fees for each fund are under **Accounts > Account fees**.

Investment risk profiler

A quiz that matches your personality to your money

While growing your money is important, it's equally important that you're able to sleep at night. This tool will help you determine your tolerance for investment risk, and, in turn, help you select the investment options that are right for you. Answer each of the following questions, keeping your objective in mind.

1. Which statement best describes your comfort level with fluctuations in the value of your investments?

- a. I'd be very upset if my investments dropped in value over any period of time. **1 point**
- b. I'm willing to accept a lower, more predictable rate of return as long as fluctuations in the value of my investments are small. **10 points**
- c. I'm willing to accept some fluctuations in the value of my investments as I'm seeking a higher rate of return. **20 points**
- d. I want the highest rate of return possible, and understand the value of my investments can fluctuate significantly. **30 points**

2. How long will you leave this money invested before you'll need a significant portion of it for your stated objective?

- a. Less than five years. **1 point**
- b. Five to 10 years. **10 points**
- c. Eleven to 20 years. **20 points**
- d. More than 20 years. **30 points**

3. How likely is it that you'll need access to a large portion of this money earlier than expected? (For example, taking early retirement.)*

- a. Very likely. **1 point**
- b. Somewhat likely. **10 points**
- c. Unlikely. **20 points**
- d. I won't need access to any of the money in this plan early. **30 points**

* Early retirement is defined by pension legislation and can vary by jurisdiction.

4. Which of the following patterns of returns would you be most comfortable with? Assume an initial amount of \$5,000 invested for 10 years.

- a. Your investment grows without losses to \$8,100. However, in one of the years the value of your portfolio does not increase. **1 point**
- b. Your investment grows to \$10,100 in year 10, but slightly declines in value in two of the years. **10 points**
- c. Your investment grows to \$12,400, but significantly declines in value in three of the years and was worth only \$3,500 after the first year. **20 points**

5. With the four results below, how would you invest \$10,000?

- a. A guaranteed return of \$500. **1 point**
- b. The potential of earning \$800 but the risk of earning only \$300. **10 points**
- c. The potential of earning \$1,200 but the risk of earning nothing. **20 points**
- d. The potential of earning \$2,500 but the risk of losing \$1,000. **30 points**

6. If your investment dropped in value by 20 per cent in one month, how would you react?

- a. I'd cash in my investment immediately. **1 point**
- b. I'd make no changes until the value recovers and then re-evaluate. **10 points**
- c. I'd do nothing. I understand my investments will fluctuate from day to day, but believe they will grow over the long term. **20 points**
- d. I'd invest more while the prices are low. **30 points**

7. How would you describe your investing personality?

- a. I don't like risk and can only tolerate moderate losses. **1 point**
- b. I'm willing to take some risk and can tolerate one year of poor returns. **10 points**
- c. I can tolerate more than one year of poor returns. **20 points**

8. Which of the following statements best describes your investment knowledge?

- a. I'm a novice investor. **1 point**
- b. I have some knowledge. **10 points**
- c. I have good working knowledge. **20 points**
- d. I consider myself an investment pro. **30 points**

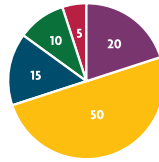
Add up your points for your total score.

My total score is

Your risk profile

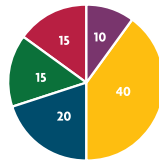
- Cash equivalents
- Bonds (fixed income)
- Canadian equity
- U.S. equity
- International equity

Match your total score from the **Investment risk profiler** to one of the risk profiles below.



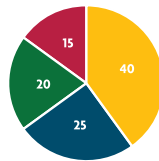
A score of 35 points or less – Conservative

You have a need for a predictable flow of income or have a relatively short investment horizon. Your tolerance for volatility is low and your primary goal is capital preservation.



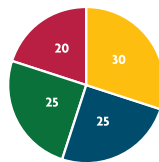
A score of 36 to 85 points – Moderate

You seek a regular flow of income and stability, while generating some capital growth over time. Your tolerance for volatility is moderate and your primary goal is capital preservation with some income.



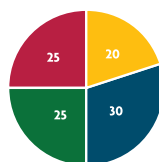
A score of 86 to 145 points — Balanced

You're looking for long-term capital growth and a stream of regular income. You're seeking relatively stable returns, but will accept some volatility. You understand that you can't achieve capital growth without some element of risk.



A score of 146 to 190 points — Growth

You can tolerate relatively high volatility. You realize that, over time, equity markets usually outperform other investments. However, you're not comfortable having all your investments in equities. You're looking for long-term capital growth with some income.



A score of 191 points or over — Aggressive

You can tolerate volatility and significant fluctuations in the value of your investment because you realize that, historically, equities perform better than other types of investments. You're looking for long-term capital growth and are less concerned with shorter-term volatility.

Did you know?

Once you enrol, you can access the **Investment risk profiler** (called the **Asset allocation tool**) on mysunlife.ca. Simply sign in using your personal ID and password, then select **my financial centre > Resource Centre > my money tools**.



Enrol today! In no time, you'll be surprised at how the money adds up.

- | | |
|--------|--|
| Step 1 | Enrol. Complete the paper enrolment form(s) in this guide for each product you're adding to your plan: (Where your plan allows) tell us how much money to add from your pay, pick your funds, and add your beneficiaries. Return the completed form(s) to the contact, address or department indicated on the first page. |
| Step 2 | Register. Once you receive your welcome letter from Sun Life in the mail, you can register for an account. To create your account, go to mysunlife.ca and click on Register . (Note: You may need your account number, which can be found on your welcome letter.) |
| Step 3 | Explore. Once you're signed in to your Sun Life account, click on my financial centre under the Investments section on the Home page. Explore all the tools and information available to you. (Turn the page to check out our range of online tools.) |

We're here to help

If you need a hand at any point, give us a call at **1-866-733-8612**. We're happy to help set up your product(s).



Reminder

Sign up for a webinar to learn about how to use our tools and resources to manage your money. Simply go to sunlife.ca/mymoney and select **Connect with your money** for available dates and times.



Get connected! Go online at mysunlife.ca and download the **my Sun Life mobile app**.

Explore our tools

Once you've registered for an account on **mysunlife.ca**, discover our world of online and mobile tools. Here are some of your colleagues' favourites.



Jay wants to know what kind of investor he is.

So he uses the **Asset allocation tool** on **mysunlife.ca**.

It helps him decide how much investment risk he's comfortable with.

From **my financial centre**, just select **Resource Centre > my money tools**.



Marie-France likes to look up detailed info about her funds.

So she uses the **Morningstar®** tools on **mysunlife.ca** – there's a bunch of them.

She can compare funds, get historical rates of return and learn more about the fund managers.

From **my financial centre**, just select **Accounts > Investment performance**.



Eric wants to keep close track of how his investments are doing.

He uses the **my Sun Life mobile app** for personal rate of returns every month.

He can review his investment performance, by individual fund, by product, or overall.

After signing in to the mobile app, just select **Investments**. The rate of return is under your balance.



Wendy likes to check her progress toward her retirement goals regularly.

She uses the **Retirement planner** on **mysunlife.ca**.

It helps her create a retirement goal and see how she's doing.

From **my financial centre**, just select **Resource Centre > my money tools > Retirement planner**.



Vishal wants to find a new optometrist and a discount on glasses.

So he uses **Lumino Health Centre** on **mysunlife.ca** and the **my Sun Life mobile app**.

He compares costs and ratings for health-care providers nearby and finds discounts on fitness, eyewear and more. This leaves Vishal with more savings.

After signing in, find **Lumino Health Centre** on the **Home** page.



Desirée wants general information about her products and how much she's saved.

Every January, she reviews her account statement for the year on **mysunlife.ca**.

She gets an up-to-date summary of her plan, and can read important messages from Sun Life or her employer.

From **my financial centre**, just select **Accounts > Statements**.

Retirement Savings Plan (RSP) enrolment form

Return the completed form to:

Sun Life Financial, Group Retirement Services
 PO Box 2025 Stn Waterloo, Waterloo ON N2J 0B4
www.sunlife.ca

Nota : La version française de ce document est également disponible.

Please PRINT clearly.

RSP account type

Complete a separate form for each RSP account type.

- RSP** – You will be the owner and the annuitant of the account. Please complete sections 2, 3, 5, 7, 8 and 9. Section 6 is optional.
- or **Spousal RSP** – Your spouse will be the owner and annuitant under the spousal account. Your spouse, as owner, completes sections 2, 5, 8 and 9. Section 6 is optional. You, as contributor, complete sections 4 and 7.

1 Plan sponsor information

Name of plan sponsor Simon Fraser University	Client ID C0H19	Plan 04	Contract number 66256 -G
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Classifications

Subdivision 001	Payroll ID N/A	User field N/A
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2 Owner information

Note: The term “owner” has the same meaning as the term “annuitant” in subsection 146(l) of the Income Tax Act (Canada).

First name		Middle initial	Last name		<input type="checkbox"/> Male
					<input type="checkbox"/> Female
Date of birth (dd-mm-yyyy)	Social Insurance Number*	Identification number (not applicable for Spousal RSP)			
Address (street number and name)				Apartment or suite	
City			Province	Postal code	Telephone number (day)
Email address				Telephone number (evening)	

*By submitting this form you authorize your Social Insurance Number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your identification number until such time as it is replaced with a number that is not your SIN.

3 Contributor employment information (not applicable for Spousal RSP)

Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)
--------------------------------	---------------------------------

ENRLMNT



4 Contributor information (for Spousal RSP only)

To be completed by the contributor.

First name		Middle initial	Last name
Social Insurance Number	Date of employment (dd-mm-yyyy)	Identification number	

5 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate.

Caution in all provinces except Quebec: Your designation of a beneficiary will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to make a new designation. In Quebec, a divorce granted after December 1st, 1982 cancels the beneficiary designation of the married spouse. In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your qualifying spouse, unless your spouse waives the death benefit. A beneficiary designation other than your spouse would only apply to those death benefits which are not, according to the law, payable to your surviving spouse. If you wish your spouse to receive all benefits, please ensure you designate your spouse as beneficiary in the space below.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Civil union	Common-law	
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, a **married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.

6 Contingent beneficiary appointment

Complete this section to appoint a contingent (secondary) beneficiary for your account.

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

7 Contributions

To be completed by the contributor.

I authorize my employer to deduct a total RSP contribution of _____ % or \$ _____ per pay.

Please select either Option A, B or C to allocate the total contribution amount to your RSP and/or your Spousal RSP.

Choose only ONE option below to allocate your contribution amount.

Option A – Allocate 100% of the amount deducted from my pay to my RSP

Option B – Split contribution between member and spousal RSP

_____ % of the total payroll deduction amount to my RSP plus

_____ % of the total payroll deduction amount to my Spousal RSP

The total of the two percentages entered in Option B must equal 100%

Option C – Allocate 100% of the amount deducted from my pay to my Spousal RSP

Signature of contributor (only applicable if Spousal RSP enrolment)

X

8 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

Help me do it - target date funds

Pick the target date fund closest to when you will need your money.

	Percentage allocation
BLK LP Index Retirement (QNB)	%
BLK LP Index 2025 Fund (QNS)	%
BLK LP Index 2030 Fund (QNE)	%
BLK LP Index 2035 Fund (QNT)	%
BLK LP Index 2040 Fund (QNF)	%
BLK LP Index 2045 Fund (QOP)	%
BLK LP Index 2050 Fund (QSZ)	%
BLK LP Index 2055 Fund (QYP)	%
BLK LP Index 2060 Fund (QJO)	%

Let me do it

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

	Percentage allocation
SLA 1Yr Guaranteed Fund (012)	%
SLA 3Yr Guaranteed Fund (036)	%
SLA 5Yr Guaranteed Fund (060)	%
SLF Money Market (X21)	%
BLK Bond Index Fund (W02)	%
PH&N Bond Fund (U44)	%
CC&L Grp Balanced Plus (X17)	%
B.G. Canadian Equity (U05)	%
B.G. Small Cap Fund (U51)	%
BLK S&P/TSX Comp Index (W35)	%
Fid Can Core Equity Trust (QLU)	%
BLK Global Equity Index (QNU)	%
BLK US Equity Index Reg (X90)	%
Fiera International Eq A (QC3)	%
PH&N Fossil Fuel Free G E (QHV)	%
TDAM Intl Equity Index Fd (X41)	%
Total	100 %

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan by your plan sponsor, which is the SLF Money Market.

9 Your authorization and signature

I apply for a RSP to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada.

I request that Sun Life Assurance Company of Canada apply for registration of the RSP as a registered retirement savings plan (RRSP) under the Income Tax Act (Canada) and, if applicable, under the Quebec Taxation Act.

I appoint the plan sponsor named in this Application to act as my agent for the purpose of the Plan, including payroll deductions, if applicable.

I agree to be bound by the terms of the Group Plan and, if applicable, any locking-in endorsement.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I acknowledge that by enrolling in this plan, I am bound by the terms of the group savings plan contract* between my plan sponsor and Sun Life Financial, the applicable details of which have been or will be provided or made available to me by Sun Life Financial or my plan sponsor as part of the enrolment process.

I understand that the funds available in my plan are offered under a group savings plan contract issued to my plan sponsor by Sun Life Financial.

I authorize Sun Life Assurance Company of Canada (Sun Life), its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life, its agents and service providers to disclose my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

*Group savings plan contract includes a group annuity policy issued by Sun Life.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies**, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

No, I refuse permission.

**The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, www.sunlife.ca.

Owner Signature

X

Date (dd-mm-yyyy)

10 Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs.

The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

Retirement Savings Plan (RSP) enrolment form

Return the completed form to:

Sun Life Financial, Group Retirement Services
 PO Box 2025 Stn Waterloo, Waterloo ON N2J 0B4
www.sunlife.ca

Nota : La version française de ce document est également disponible.

Please PRINT clearly.

RSP account type

Complete a separate form for each RSP account type.

- RSP** – You will be the owner and the annuitant of the account. Please complete sections 2, 3, 5, 7, 8 and 9. Section 6 is optional.
- or **Spousal RSP** – Your spouse will be the owner and annuitant under the spousal account. Your spouse, as owner, completes sections 2, 5, 8 and 9. Section 6 is optional. You, as contributor, complete sections 4 and 7.

1 Plan sponsor information

Name of plan sponsor Simon Fraser University	Client ID C0H19	Plan 04	Contract number 66256 -G
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Classifications

Subdivision 001	Payroll ID N/A	User field N/A
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2 Owner information

Note: The term “owner” has the same meaning as the term “annuitant” in subsection 146(l) of the Income Tax Act (Canada).

First name		Middle initial	Last name		<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth (dd-mm-yyyy)	Social Insurance Number*	Identification number (not applicable for Spousal RSP)			
Address (street number and name)				Apartment or suite	
City		Province	Postal code	Telephone number (day)	
Email address				Telephone number (evening)	

*By submitting this form you authorize your Social Insurance Number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your identification number until such time as it is replaced with a number that is not your SIN.

3 Contributor employment information (not applicable for Spousal RSP)

Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)
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4 Contributor information (for Spousal RSP only)

To be completed by the contributor.

First name		Middle initial	Last name
Social Insurance Number	Date of employment (dd-mm-yyyy)	Identification number	

5 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate.

Caution in all provinces except Quebec: Your designation of a beneficiary will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to make a new designation. In Quebec, a divorce granted after December 1st, 1982 cancels the beneficiary designation of the married spouse. In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your qualifying spouse, unless your spouse waives the death benefit. A beneficiary designation other than your spouse would only apply to those death benefits which are not, according to the law, payable to your surviving spouse. If you wish your spouse to receive all benefits, please ensure you designate your spouse as beneficiary in the space below.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Civil union	Common-law	
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, a **married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.

6 Contingent beneficiary appointment

Complete this section to appoint a contingent (secondary) beneficiary for your account.

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

7 Contributions

To be completed by the contributor.

I authorize my employer to deduct a total RSP contribution of _____ % or \$ _____ per pay.

Please select either Option A, B or C to allocate the total contribution amount to your RSP and/or your Spousal RSP.

Choose only ONE option below to allocate your contribution amount.

Option A – Allocate 100% of the amount deducted from my pay to my RSP

Option B – Split contribution between member and spousal RSP

_____ % of the total payroll deduction amount to my RSP plus

_____ % of the total payroll deduction amount to my Spousal RSP

The total of the two percentages entered in Option B must equal 100%

Option C – Allocate 100% of the amount deducted from my pay to my Spousal RSP

Signature of contributor (only applicable if Spousal RSP enrolment)

X

8 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

Help me do it - target date funds

Pick the target date fund closest to when you will need your money.

	Percentage allocation
BLK LP Index Retirement (QNB)	%
BLK LP Index 2025 Fund (QNS)	%
BLK LP Index 2030 Fund (QNE)	%
BLK LP Index 2035 Fund (QNT)	%
BLK LP Index 2040 Fund (QNF)	%
BLK LP Index 2045 Fund (QOP)	%
BLK LP Index 2050 Fund (QSZ)	%
BLK LP Index 2055 Fund (QYP)	%
BLK LP Index 2060 Fund (QJO)	%

Let me do it

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

	Percentage allocation
SLA 1Yr Guaranteed Fund (012)	%
SLA 3Yr Guaranteed Fund (036)	%
SLA 5Yr Guaranteed Fund (060)	%
SLF Money Market (X21)	%
BLK Bond Index Fund (W02)	%
PH&N Bond Fund (U44)	%
CC&L Grp Balanced Plus (X17)	%
B.G. Canadian Equity (U05)	%
B.G. Small Cap Fund (U51)	%
BLK S&P/TSX Comp Index (W35)	%
Fid Can Core Equity Trust (QLU)	%
BLK Global Equity Index (QNU)	%
BLK US Equity Index Reg (X90)	%
Fiera International Eq A (QC3)	%
PH&N Fossil Fuel Free G E (QHV)	%
TDAM Intl Equity Index Fd (X41)	%
Total	100 %

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan by your plan sponsor, which is the SLF Money Market.

9 Your authorization and signature

I apply for a RSP to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada. I request that Sun Life Assurance Company of Canada apply for registration of the RSP as a registered retirement savings plan (RRSP) under the Income Tax Act (Canada) and, if applicable, under the Quebec Taxation Act.

I appoint the plan sponsor named in this Application to act as my agent for the purpose of the Plan, including payroll deductions, if applicable.

I agree to be bound by the terms of the Group Plan and, if applicable, any locking-in endorsement.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I acknowledge that by enrolling in this plan, I am bound by the terms of the group savings plan contract* between my plan sponsor and Sun Life Financial, the applicable details of which have been or will be provided or made available to me by Sun Life Financial or my plan sponsor as part of the enrolment process.

I understand that the funds available in my plan are offered under a group savings plan contract issued to my plan sponsor by Sun Life Financial.

I authorize Sun Life Assurance Company of Canada (Sun Life), its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life, its agents and service providers to disclose my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

*Group savings plan contract includes a group annuity policy issued by Sun Life.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies**, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

No, I refuse permission.

**The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, www.sunlife.ca.

Owner Signature

X

Date (dd-mm-yyyy)

10 Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

Non-registered Savings Plan (NREG) enrolment form

Return the completed form to:

Sun Life Financial, Group Retirement Services
PO Box 2025 Stn Waterloo, Waterloo ON N2J 0B4

www.sunlife.ca

Nota : La version française de ce document est également disponible.

Please PRINT clearly.

Plan sponsor information

Name of plan sponsor Simon Fraser University	Client ID C0H19	Plan 04	Contract number 77820 -G
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Classifications

Subdivision 001	Payroll ID N/A	User field N/A
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1 Personal information

First name		Middle initial	Last name		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Date of birth (dd-mm-yyyy)	Social Insurance Number*		Identification number			
Address (street number and name)					Apartment or suite	
City			Province	Postal code	Telephone number (day)	
Email address					Telephone number (evening)	
Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)					

*By submitting this form you authorize your Social Insurance Number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your identification number until such time as it is replaced with a number that is not your SIN.

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2 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate.

Caution in all provinces except Quebec: Your designation of a beneficiary will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to make a new designation. In Quebec, a divorce granted after December 1st, 1982 cancels the beneficiary designation of the married spouse.

In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Civil union	Common-law	
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, a **married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.

3 Contingent beneficiary appointment

Complete this section to appoint a contingent (secondary) beneficiary for your account.

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

4 Contributions by automatic cheque plan (ACP)

To be completed when payroll deduction for contributions to the NREG is not available. Complete this section if you wish to make on-going contributions to the TFSA via automatic deduction from your bank account.

I authorize Sun Life Assurance Company of Canada (Sun Life) to withdraw payments from my bank account indicated below and will notify Sun Life immediately of any change in my account information. I confirm all people whose signatures are required to authorize withdrawals on the bank account indicated have signed this section. The ACP amount is to be invested according to section 5 (Investment instructions). All Automatic Cheque Plans will be processed as personal under the Canadian Payments Association rules (this means I have 90 calendar days from the date any payment is processed to claim reimbursement for any unauthorized payment). I understand I may obtain a sample cancellation form or further information on my right to cancel this ACP agreement at my financial institution or by visiting www.payments.ca.

I agree to waive the requirement that Sun Life notify me of this authorization before the first payment and subsequent payments are processed as well as any changes to the amount or date of the payment initiated by me. I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this ACP agreement. For more information on my right to terminate the ACP agreement or my recourse rights, I may contact my financial institution or visit www.payments.ca. I also understand a \$25 fee will be charged for any automatic cheques returned for insufficient funds.

Please select a payment schedule. Check only one:

<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-annual	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Bi-weekly
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ACP amount \$	Start date (dd-mm-yyyy)
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Note: if the date you choose falls on a weekend or holiday, the transaction will be made on the next business day.

If you choose to contribute through ACP to more than one product, the start date and the banking information must be the same.

Type of bank account

<input type="checkbox"/> Chequing	<input type="checkbox"/> Single
<input type="checkbox"/> Savings	<input type="checkbox"/> Joint

Signature of accountholder X

Date (dd-mm-yyyy)

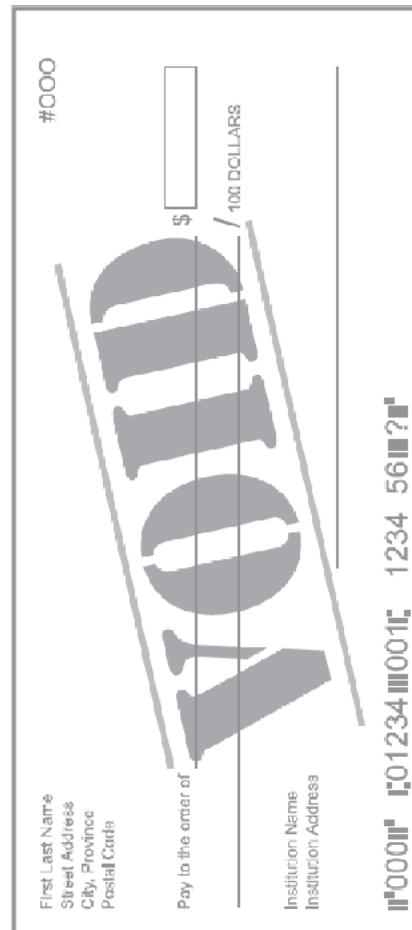
If joint accountholder is applicable:

Signature of joint accountholder X

Date (dd-mm-yyyy)

- Place an original voided cheque here >>>
- TAPE the cheque along the side edge

If your personal information is not pre-printed on the cheque, or you do not have a voided cheque, please provide proof of account ownership from your bank. Proof of account ownership must be provided on banking institution letterhead or banking form, it must include your name and it must be stamped by the banking institution.



5 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

Help me do it - target date funds

Pick the target date fund closest to when you will need your money.

	Percentage allocation
BLK LP Index Retirement (QNB)	%
BLK LP Index 2025 Fund (QNS)	%
BLK LP Index 2030 Fund (QNE)	%
BLK LP Index 2035 Fund (QNT)	%
BLK LP Index 2040 Fund (QNF)	%
BLK LP Index 2045 Fund (QOP)	%
BLK LP Index 2050 Fund (QSZ)	%
BLK LP Index 2055 Fund (QYP)	%
BLK LP Index 2060 Fund (QJO)	%

Let me do it

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

	Percentage allocation
SLA 1Yr Guaranteed Fund (012)	%
SLA 3Yr Guaranteed Fund (036)	%
SLA 5Yr Guaranteed Fund (060)	%
SLF Money Market (X21)	%
BLK Bond Index Fund (W02)	%
PH&N Bond Fund (U44)	%
CC&L Grp Balanced Plus (X17)	%
B.G. Canadian Equity (U05)	%
B.G. Small Cap Fund (U51)	%
BLK S&P/TSX Comp Index (W35)	%
Fid Can Core Equity Trust (QLU)	%
BLK Global Equity Index (QNU)	%
BLK US Equity Index (W44)	%
Fiera International Eq A (QC3)	%
PH&N Fossil Fuel Free G E (QHV)	%
TDAM Intl Equity Index Fd (X41)	%
Total	100 %

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan by your plan sponsor, which is the SLF Money Market.

6 Your authorization and signature

I authorize Sun Life Assurance Company of Canada, its agents and service providers, to obtain, use and transmit to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to transmit my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies*, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

No, I refuse permission.

*The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, www.sunlife.ca.

Signature X	Date (dd-mm-yyyy)
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7 Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

Tax-Free Savings Account (TFSA) enrolment form

Return the completed form to:

Sun Life Financial, Group Retirement Services
 PO Box 2025 Stn Waterloo, Waterloo ON N2J 0B4
www.sunlife.ca

Nota : La version française de ce document est également disponible.

Please PRINT clearly.

1 Plan sponsor information

Name of plan sponsor Simon Fraser University	Client ID C0H19	Plan 04	Contract number 64922 -G
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Classifications

Subdivision 001	Payroll ID N/A	User field N/A
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2 Owner information

Note: The term "owner" has the same meaning as the term "holder" in subsection 146.2(1) of the Income Tax Act (Canada).

First name		Middle initial	Last name		<input type="checkbox"/> Male
					<input type="checkbox"/> Female
Date of birth (dd-mm-yyyy)	Social Insurance Number*	Identification number			
Address (street number and name)				Apartment or suite	
City			Province	Postal code	Telephone number (day)
Email address					Telephone number (evening)

*By submitting this form you authorize your Social Insurance Number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your identification number until such time as it is replaced with a number that is not your SIN.

3 Employment information

Date of enrolment (dd-mm-yyyy)	Date of employment (dd-mm-yyyy)

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4 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate.

Caution in all provinces except Quebec: Your designation of a beneficiary will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to make a new designation. In Quebec, a divorce granted after December 1st, 1982 cancels the beneficiary designation of the married spouse.

In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

Note: To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

*Following are the values to be used for relationship

Husband (married)	Wife (married)	Civil union	Common-law	
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

Where Quebec law applies, a **married or civil union spouse beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.

5 Contingent beneficiary appointment

Complete this section to appoint a contingent (secondary) beneficiary for your account.

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

6 Contributions by automatic cheque plan (ACP)

To be completed when payroll deduction for contributions to the TFSA is not available. Complete this section if you wish to make on-going contributions to the TFSA via automatic deduction from your bank account.

I authorize Sun Life Assurance Company of Canada (Sun Life) to withdraw payments from my bank account indicated below and will notify Sun Life immediately of any change in my account information. I confirm all people whose signatures are required to authorize withdrawals on the bank account indicated have signed this section. The ACP amount is to be invested according to section 7 (Investment instructions). All Automatic Cheque Plans will be processed as personal under the Canadian Payments Association rules (this means I have 90 calendar days from the date any payment is processed to claim reimbursement for any unauthorized payment). I understand I may obtain a sample cancellation form or further information on my right to cancel this ACP agreement at my financial institution or by visiting www.payments.ca.

I agree to waive the requirement that Sun Life notify me of this authorization before the first payment and subsequent payments are processed as well as any changes to the amount or date of the payment initiated by me. I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this ACP agreement. For more information on my right to terminate the ACP agreement or my recourse rights, I may contact my financial institution or visit www.payments.ca. I also understand a \$25 fee will be charged for any automatic cheques returned for insufficient funds.

Please select a payment schedule. Check only one:

<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-annual	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Bi-weekly
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ACP amount \$	Start date (dd-mm-yyyy)
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Note: if the date you choose falls on a weekend or holiday, the transaction will be made on the next business day.

If you choose to contribute through ACP to more than one product, the start date and the banking information must be the same.

Type of bank account

<input type="checkbox"/> Chequing	<input type="checkbox"/> Single
<input type="checkbox"/> Savings	<input type="checkbox"/> Joint

Signature of accountholder X

Date (dd-mm-yyyy)

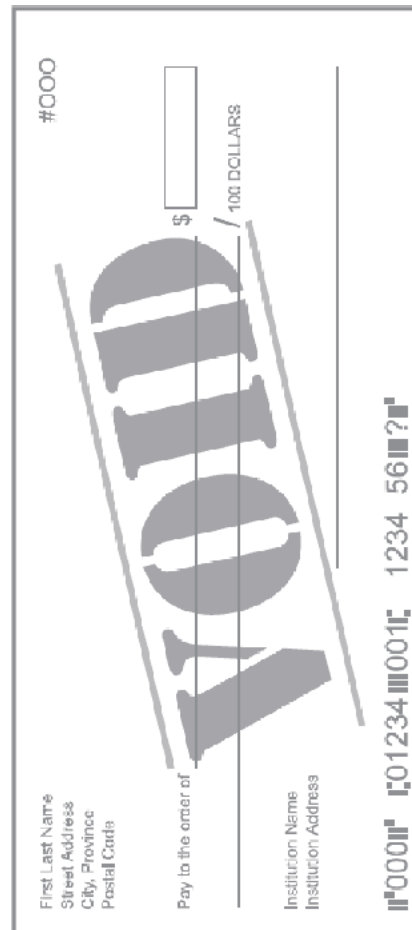
If joint accountholder is applicable:

Signature of joint accountholder X

Date (dd-mm-yyyy)

- **Place an original voided cheque here >>>**
- **TAPE the cheque along the side edge**

If your personal information is not pre-printed on the cheque, or you do not have a voided cheque, please provide proof of account ownership from your bank. Proof of account ownership must be provided on banking institution letterhead or banking form, it must include your name and it must be stamped by the banking institution.



7 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

Help me do it - target date funds

Pick the target date fund closest to when you will need your money.

	Percentage allocation
BLK LP Index Retirement (QNB)	%
BLK LP Index 2025 Fund (QNS)	%
BLK LP Index 2030 Fund (QNE)	%
BLK LP Index 2035 Fund (QNT)	%
BLK LP Index 2040 Fund (QNF)	%
BLK LP Index 2045 Fund (QOP)	%
BLK LP Index 2050 Fund (QSZ)	%
BLK LP Index 2055 Fund (QYP)	%
BLK LP Index 2060 Fund (QJO)	%

Let me do it

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

	Percentage allocation
SLA 1Yr Guaranteed Fund (012)	%
SLA 3Yr Guaranteed Fund (036)	%
SLA 5Yr Guaranteed Fund (060)	%
SLF Money Market (X21)	%
BLK Bond Index Fund (W02)	%
PH&N Bond Fund (U44)	%
CC&L Grp Balanced Plus (X17)	%
B.G. Canadian Equity (U05)	%
B.G. Small Cap Fund (U51)	%
BLK S&P/TSX Comp Index (W35)	%
Fid Can Core Equity Trust (QLU)	%
BLK Global Equity Index (QNU)	%
BLK US Equity Index (W44)	%
Fiera International Eq A (QC3)	%
PH&N Fossil Fuel Free G E (QHV)	%
TDAM Intl Equity Index Fd (X41)	%
Total	100 %

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan by your plan sponsor, which is the SLF Money Market.

8 Your authorization and signature

I apply for a TFSA to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada. I request Sun Life Assurance Company of Canada to file an election to register my arrangement as a Tax-Free Savings Account (TFSA) under the Income Tax Act (Canada) and any applicable provincial tax legislation.

I appoint the plan sponsor named in this application to act as my agent for the purpose of submitting contributions, providing my investment, withdrawal and transfer instructions and any other instructions as may be required to administer my TFSA.

I agree to be bound by the terms of the Plan and any amendments thereto.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I authorize Sun Life Assurance Company of Canada, its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

I also authorize Sun Life Assurance Company of Canada, its agents and service providers to disclose my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies*, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

No, I refuse permission.

*The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, www.sunlife.ca.

Owner signature

X

Date (dd-mm-yyyy)

9 Acceptance of application

Sun Life Assurance Company of Canada's acceptance of application.



Authorized signatures: President and Chief Executive Officer



Secretary

10 Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs.

The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

Privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and telling you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit sunlife.ca/privacy.

More choice means better communication

Sun Life is committed to providing you with the information you need to stay informed and get the most out of your plan. We're also committed to using electronic channels for more communications so that together, we'll reduce the amount of paper we use, making us even greener!

You can set contact preferences to allow you to specify how you would like to receive information from us. This supports our ability to comply with anti-spam legislation (Bill C-28), which impacts all electronic communications.

Our Privacy Policy goes over the choice you have about receiving information regarding other products and services from Sun Life. Please visit sunlife.ca/privacy to view our Privacy Policy.

If you wish to change your preferences regarding the information you receive from us, you can let us know by visiting the preferences page under the **Profile** section of the mysunlife.ca web site or by calling the Sun Life Client Care Centre.

Tax implications

There are no tax implications when assets are transferred in the registered portion of your retirement savings plan. However, transfer/withdrawal activity in the non-registered portion of your plan may result in a capital gain or loss. A capital gain is the profit that you realize when you sell an investment for more than its average cost. A capital loss is the loss that you realize when you sell an investment for less than its average cost. Capital gains or losses can also be triggered due to sales within the fund by a segregated fund manager, or by the sale of underlying funds.

Capital gains and losses must be reported to you in the year the transfer/withdrawal activity was completed. You can use any capital losses to offset capital gains realized from other sources during the year, offset capital gains that you have reported in the past three years or reduce future capital gains.

Disclaimer

This material is intended as a general guideline for information purposes, and is current as of the date indicated on the last page. Market conditions and other factors change over time, and this will affect either positively or negatively one or more asset classes. The investment assumptions we've used are based upon historical investment returns, and past returns may not reflect future investment performance. In order to identify an asset allocation model, which is appropriate for your individual circumstances, you should consult a qualified financial planner who is familiar with your personal financial circumstances and understands your tolerance for risk.

The term "fund" as used in this document is meant to imply segregated funds, mutual funds or asset allocation models/portfolios that may be available in your plan.

Even though we use the term "my money" throughout this guide, contributions and returns invested in guaranteed or segregated funds while under a group annuity policy with Sun Life Assurance Company of Canada (Sun Life) are the property of Sun Life.

Contact Sun Life's Client Care Centre any business day from 8 a.m. to 8 p.m. ET if you have any questions about your plan at work.



Contact us at 1-866-733-8612 any business day from 8 a.m. to 8 p.m. ET. if you have any questions about your plan at work.

COH19/04
RRSP, RRSPs, NREG, TFSA

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Life's brighter under the sun

