

Type of plan	Group Registered Retirement Savings Plan (Group RRSP) 68331-G
What is the purpose of the plan?	To assist you in reaching your goals for long-term financial security in retirement.
When can I join? <i>To enrol, follow the process communicated to you by the Company.</i>	After 6 months of employment. Membership is voluntary. Note: Spousal RRSPs are not permitted.
What do I contribute? <i>Unless otherwise indicated, your contributions are payroll deducted.</i> <i>You can make changes to your contributions at any time by contacting Sun Life's Client Care Centre at 1-866-896-6984.</i>	You choose your contribution amount, if any. For any tax year, contributions to all your RRSPs, including the Group RRSP and any spousal RRSPs, are limited to the lesser of: (a) 18% of your previous year's earned income in accordance with the Income Tax Act (Canada), and (b) the RRSP dollar limit under the Income Tax Act (Canada) reduced by any pension adjustments reported on your T4. If you do not use your maximum contribution room, any unused contribution room can be carried forward to future years. You can also make a lump sum contribution at any time by sending a cheque to Sun Life or online at mysunlife.ca . You can suspend your contributions at any time. If you do so, you may start contributing again at any time. You will not receive company matching on lump sum contributions.
Does the Company contribute?	The Company will match your regular contributions to a maximum of 6% of your eligible earnings*. Contributions by the Company are reported to you as income and are considered to be contributions made by you for the purposes of the Income Tax Act (Canada). *Eligible earnings includes base salary and monthly commissions, and incentive pay (quarterly/annual commissions, IPI, ENI and customer care quarterly incentive).
Can I transfer in money from my other plans?	Yes.

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<p>Can I make withdrawals?</p>	<p>Withdrawals are permitted at any time.</p> <p>Tax withholding applies to all withdrawals in cash.</p> <p>Note: Withholding tax does not apply to withdrawals under the federal Home Buyers' Plan and/or Lifelong Learning Plan.</p>
<p>What happens when I terminate or retire?</p>	<p>Options include:</p> <ul style="list-style-type: none"> - transfer to another RRSP, RRIF or pension plan - transfer to Group Choices Plan RRSP or RRIF - life annuity or fixed-term annuity payable up to age 90 - lump sum cash, less tax <p>If no option is selected within 90 days, your benefit will either be (a) for small balances, paid in a lump sum, less withholding tax, or (b) transferred to the Group Choices Plan RRSP with Sun Life and invested in the same or similar funds ("matched") under the new plan. Any unmatched amounts will be invested as indicated by the transition package that you will receive upon termination of employment.</p> <p>Important Legislation requires that you choose a retirement income option no later than the last day of the calendar year in which you turn age 71, or such other date as may be required by applicable legislation. If you do not choose an option by the end of that year, Sun Life will begin making annuity payments to you. Annuity payments will be made until your death or until 120 equal monthly payments have been made, whichever is later. Once the annuity payments begin, the benefit will be non-commutable and will only be recalculated in order to comply with applicable legislation.</p>
<p>What benefits are paid if I die?</p> <p><i>If you do not name a beneficiary to receive the benefits from your plan's Group Annuity Policy, the death benefit will be payable to your estate.</i></p>	<p>The total of your account balances will be paid to your designated beneficiary as a lump sum cash payment.</p> <p>If your spouse or common-law partner is your beneficiary, his/her options are:</p> <ul style="list-style-type: none"> - transfer to RRSP or RRIF - transfer to Group Choices Plan RRSP or RRIF - purchase a life annuity or fixed term annuity payable up to age 90 - lump sum cash payment
<p>Investments</p> <p><i>It is important for you to take an active role in your plan, as your decisions will affect the amount of money accumulated for your future. The information provided by Sun Life can assist you in making your decisions.</i></p> <p><i>Descriptions of investments offered under the plan are available:</i></p> <ul style="list-style-type: none"> • <i>in the investment and savings guide provided by Sun Life</i> • <i>online at mysunlife.ca</i> • <i>by calling Sun Life's Client Care Centre at 1-866-896-6984</i> 	<p>You make the investment decisions.</p> <p>If you do not make an investment choice contributions will be invested in a BlackRock LifePath® Index Segregated Fund, whose maturity date is closest to, but not exceeding, your 65th birthday. This default fund is subject to change in the future.</p> <p>You can change your investment direction for future contributions, or transfer amounts between funds at any time, by accessing your account online, by calling Sun Life's Client Care Centre or by completing a form obtained from the Client Care Centre.</p>

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10 day cancellation right	If you live in Quebec, and you choose to enrol in a product and it is not a requirement of your employment, you may cancel your enrolment within 10 days after receiving this document, if you did not get advice from a licensed insurance representative when you enrolled.
What are my responsibilities?	<ul style="list-style-type: none"> • Understand how the plan works • Take advantage of the information and tools available to help you make investment decisions • Make investment decisions • Decide whether you should obtain investment advice and select who you go to for this advice • Check how your investments are performing and revise your investment strategy if your personal circumstances change • Determine how much you will contribute
How do I access my account information?	You will receive a welcome letter from Sun Life that includes your account number. You can access your account information by calling toll free at 1-866-896-6984 for 24-hour Automated Telephone System self-service or the Client Care Centre representatives (8 a.m. to 8 p.m. ET). You can also go online at mysunlife.ca using your access identification number and password (available by registering online or through the Client Care Centre). Account statements will be posted on the website semi-annually and will be mailed to you at least once per year.
Can I designate a beneficiary?	<p>Your beneficiary is the person you designate to receive the benefits from your plan's Group Annuity Policy when you die. If you haven't designated a beneficiary, or you would like to change your beneficiary, you can designate a new beneficiary by visiting mysunlife.ca or completing a "Change of records" form which you can obtain from Sun Life.</p> <p>Important:</p> <ul style="list-style-type: none"> • Although you can designate anyone as your beneficiary, applicable legislation may require that any locked-in pension amounts be paid to your spouse. • If you are a resident of Quebec and you named your married or civil union spouse as beneficiary, the designation will be irrevocable unless you indicate that the designation is revocable. If you have an irrevocable beneficiary, you cannot designate a new beneficiary or perform certain transactions without the consent of your irrevocable beneficiary. • A minor cannot personally receive a death benefit under the plan until he/she reaches the age of majority. If you reside outside Quebec and are designating a minor as your beneficiary you may wish to designate someone to receive the death benefits during the time your beneficiary is a minor. A special form is available from Sun Life to designate a trustee for your minor beneficiary's assets. If you reside outside Quebec and have not designated a trustee, current legislation may require Sun Life to pay the death benefit to the court or to a guardian or public trustee. If you reside in Quebec, the death benefit will be paid to the parent(s)/legal guardian of the minor on his/her behalf. Alternatively, you may wish to designate the estate as beneficiary and provide a trustee with directions in your will. You are encouraged to consult a legal advisor. <p>The Company and Sun Life encourage you to review your will and beneficiary designations from time to time to ensure that your intentions are carried out in the event of your death.</p>

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<p>What fees and penalties apply?</p>	<p>The Company will pay towards the costs associated with the administration of the group plan. The costs associated with investment management will be reflected in the value of your accounts. You or the Company will be responsible for the fees related to account services, depending upon the type of service requested.</p> <p>Details about your fees and charges are available:</p> <ul style="list-style-type: none"> • on your account statement • online at mysunlife.ca. • by calling Sun Life's Client Care Centre at 1-866-896-6984 <p>Short term trading fee - You will be charged a 2% fee if you initiate an interfund transfer into a fund followed by an interfund transfer out of the same fund within 30 days. The fee will not be charged for transactions involving guaranteed funds or money market funds, and does not apply to deposits or withdrawals.</p> <p>Early withdrawal from Guaranteed Funds - If you make a transfer or withdrawal from a Guaranteed Fund before the end of the guaranteed term a market value adjustment will be applied to reflect both interest rate movement and shortened period of investment (except on death or disability).</p>
<p>Sun Life's annuity</p>	<p>For contributions invested in segregated funds and guaranteed funds Sun Life Assurance Company of Canada will provide you with an annuity payable for your lifetime using the account balances which you are entitled to under the terms of the plan. Your annuity payments will depend on your account balance, your age at the date your annuity payments are scheduled to begin, the type of annuity you choose and annuity purchase rates in effect. Payments will be calculated using the greater of (a) the current payout annuity rate effective at the time of calculation, and (b) a rate specified in the Group Annuity Policy.</p>
<p>Who has access to my information?</p>	<p>Respecting your privacy</p> <p>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 sunlife.ca/privacy.</p> <p>You have a choice</p> <p>Sun Life will occasionally inform you of other financial products and services that they believe meet your changing needs. If you do not wish to receive these offers, let Sun Life know by calling 1-877-SUN-LIFE (1-877-786-5433).</p>

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Limitation period for actions	<p>If you reside in Ontario and were first provided a Sun Life plan summary or booklet on or after July 1, 2016: Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Limitations Act, 2002.</p> <p>For all other members: Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or such other applicable legislation of the province or territory where you reside.</p>
Official documents	<p>In accordance with applicable legislation, if you live in Alberta, British Columbia, Manitoba, Ontario or Saskatchewan, upon your request Sun Life will provide directly to you a copy of your enrolment form (or other information that was required by Sun Life in order to enrol you in the plan) and the Group Annuity Policy issued by Sun Life Assurance Company of Canada. If you live elsewhere in Canada, contact the Company to determine if you are entitled to examine certain documents pertaining to your plan.</p> <p>In the event of a conflict the official Group Annuity Policy or other applicable group contracts will override this plan summary.</p>
Questions?	Contact Sun Life's Client Care Centre representatives toll free at 1-866-896-6984 any business day from 8 a.m. to 8 p.m. ET.

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