

How to change your investments online



We're here to help you make your investment decisions. Let's go through it step-by-step.

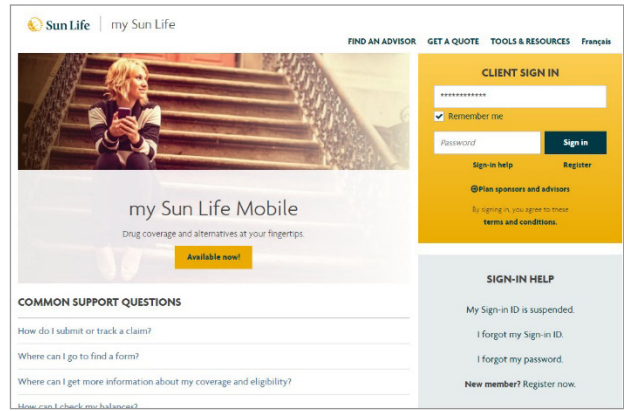
If you need help, please call us at **1-844-822-3131** any business day from 5 a.m. to 5 p.m. PT.



1

Sign in to **mysunlife.ca** with your sign-in ID and password.

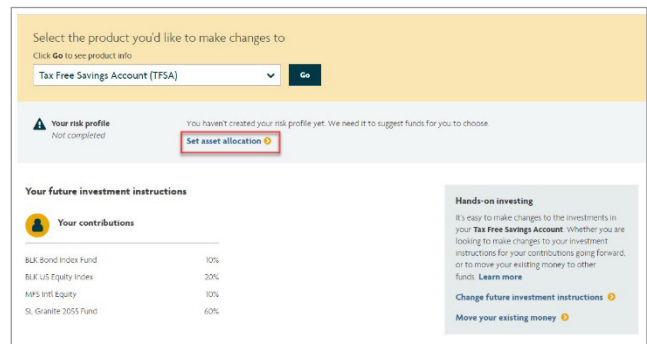
Next, select **my financial centre** from the right side of the page. Then, find **Change investments** under the **Requests** drop-down menu.



2

If you don't have a risk profile for this product, select **Set asset allocation**. Or if your profile for this product is outdated, select **Update asset allocation**. This way we can compare your investment mix to your risk profile.

If you're happy with your risk profile, skip to step 3.



These instructions depend on the funds and information relevant to your plan, and the features your employer chose to include. If any of these steps don't apply, please skip to the next step.

Completing the **Asset allocation tool**

We can provide you suggestions and compare your actual investment mix to a goal investment mix based on your risk profile.

Here's how to complete the **Asset allocation tool** questionnaire:

- Select the same product you want to change investments for. Then, answer the questions with this product in mind.
- On the results page, review your risk profile and consider if it makes sense for you. If it doesn't feel right, select **Change risk profile** or **Compare risk profile** to explore other profiles.
- Select **Next**, then **Submit**.
- Select **Review your investments** to go back to the **Change investments** tool.

How does it work?

Answer a set of questions. Tell us your saving goal and how you approach investing. See a goal investment mix we suggest for you.

It's that simple.

- Completing the tool takes about 10 minutes.
- Save your answers and review them once in a while to make sure your investments still match your goals.

Asset Allocation Disclaimer

Select

Defined Contribution Pension Plan (DCPP2)

Tax Free Savings Account (TFSA)

Stock Ownership (Registered) (RRSP)

Group RRSP Account (RRSP)

Savings Account (SAV)

Tier 2 Investment Pension Plan (DCPP1)

Locked-in Reg. Retirement Savings Plan (RRSPL)

Locked-in Retirement Account (LIRA)

Stock Ownership (Non-Registered) (EPSP)

Select

Next

Save results

Step 3 of 4

Tax Free Savings Account - TFSA

Account # 0072703800592 - 06

Your risk profile

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.

Change risk profile

Compare risk profiles

Save your asset allocation results.

Saving your asset allocation will overwrite any previous results you may have saved.

Why would you want to save your results to this product?

Copy your asset allocation to other products

Copying your asset allocation will overwrite any previous results you may have saved for other products.

Here's a list of products that will be updated

Cancel Previous Submit

Success!

We saved your results.

Next steps

Review how you're currently investing your money.

You can review your current investments, change your future contributions or move your money between funds.

Review your investments

Explore my plan

Check out your account balances and available investment options in one convenient spot.

Go to my plan

Use the Retirement planner

This tool helps you determine your retirement goals and how close you are to meeting them.

Go to the Retirement planner

3

Review how you're currently investing in this product. You'll see the percentage you're investing in each fund beside the fund name.

If you want to make a change, there are two options:

- Change investments for future contributions (going forward). See next step.
- Move money that's already in this product to other funds (if any). Skip to step 5.

TIP! You can't choose investments for both current and future money at the same time. But you can copy your investments for future contributions to existing money if your plan allows. See step 5 for details.

Select the product you'd like to make changes to
Click [Go](#) to see product info
Tax Free Savings Account (TFSA) [Go](#)

Your risk profile
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.
[Update asset allocation](#)

Last saved: 24 Nov 2020

Your future investment instructions

Your contributions

BUX Bond Index Fund	10%
BUX US Equity Index	20%
MPS Intl Equity	10%
SL Granite 2055 Fund	60%

Hands-on investing
It's easy to make changes to the investments in your **Tax Free Savings Account**. Whether you are looking to make changes to your investment instructions for your contributions going forward or to move your existing money to other funds. [Learn more](#)

[Change future investment instructions](#)

[Move your existing money](#)



4

Change future investment instructions

- Select **Let me do it**.
- Then select **Next**.

A Let me do it

- Review your risk profile at the top of the page (if you completed it). Complete or update it if you need to.
- Select the different fund types to show the funds available in each category (e.g. Canadian equity, Fixed income, Foreign/global equity). Select **View details** to see more information about each fund.
- Type in the percentage you want to invest beside each fund. On the right side of the page, as you type in percentages, we'll show you how much you're investing in each fund type in blue.
- If you're happy with your choice, select **Next** at the bottom of the page.
- Review and consider any messages about your choices that pop up and acknowledge.

TIP! You can also see the fees you pay for each fund by selecting **Learn more about the fees you pay**.

These instructions depend on the funds and information relevant to your plan, and the features your employer chose to include. If any of these steps don't apply, please skip to the next step.

TIP! We base the goal investment mix in yellow on your risk profile. You may want to match how you're investing with your risk profile. If so, type in percentages beside funds until the blue matches the yellow (where possible).

B Read and agree to the terms and conditions. Keep in mind, the decisions you make for your investments will affect how much investment income you may have over time. It's important to make these decisions carefully and get help from a qualified professional when needed.

Terms and conditions

Tax Free Savings Account - TFSA

Any changes made on weekends, holidays or after 4 p.m. ET on weekdays will take effect the next business day. If you've made multiple changes to your investment instructions on the same day, we'll process only the most recent request.

I agree to the terms and conditions

Acknowledgement

By clicking on **I understand**, you acknowledge that you're only making changes to your future investment instructions for contributions and not moving your existing balances at this time.

I understand

Cancel

C Review your choices, and **Submit**. If you also want to change how you're investing the money that's already in this product, select **Move your existing money**.

✓ **Success!**

Your changes have been successfully updated.

Confirmation number: 3D5724151911 | **Effective date:** 25 Nov 2020

Any changes made on weekends, holidays or after 4 p.m. ET on weekdays will take effect the next business day.

Here's what else you can do with your money

You can move your existing money to different investments.

These instructions depend on the funds and information relevant to your plan, and the features your employer chose to include. If any of these steps don't apply, please skip to the next step.

5

Move your existing money

Now it's time to move the money that's already in your product.

- If you want to use the same investments you picked for your future contributions for this money as well, select **I want to use my current investment instructions for future contributions**.
- If you'd like to invest your existing money differently, then select **I want to choose between the funds available to me**.
- Then select **Next**.

TIP! If you want to choose different investments for your existing money and future contributions, we recommend you consider turning asset mix re-balancing off first. Otherwise your investments for existing money will re-balance to match your future contribution investments in January. You can turn asset mix re-balancing on or off as part of the **Change future contributions** flow.

A *I want to use my current investment instructions for future contributions.*

- Review how you're investing your future contributions and confirm that it makes sense for your existing money too. (For example, are you investing in any guaranteed funds? If you move the money before the fund matures, you will lose out on the guaranteed maturity value).
- If you're happy with your choices, select **Next** at the bottom of the page.
- Review the terms and conditions, and acknowledge.
- Select **Submit**.

Hi there!

Here's where you can choose how you'd like to move the existing money in your Tax Free Savings Account.

Let's select how you'd like to move your money.

I want to use my current investment instructions for future contributions

We'll move your existing money based on the investment instructions for your future contributions.

I want to choose between the funds available to me

We'll move your existing money to the new funds that you'll choose

Cancel **Next**

Move your existing money based on your current investment instructions for future contributions

We'll move your existing money based on the investment instructions for future contributions that have been provided for your Tax Free Savings Account.

Current investment instructions

YOUR CONTRIBUTIONS

Move money from	Move money to	
BLK Bond Index Fund	BLK Bond Index Fund	10%
BLK US Equity Index	BLK US Equity Index	20%
MFS Intl Equity	MFS Intl Equity	10%
SL Granite 2055 Fund	SL Granite 2055 Fund	60%

Cancel **Previous** **Next**

B *I want to use my current investment instructions for future contributions.*

- Choose what percentage of your money invested in each fund you want to move.
 - For example, maybe you want to move all the money in the Canadian equity fund, but no other funds are changing. You'd put 100% next to the Canadian equity funds and leave the other funds at 0%.
 - Or choose **Transfer all my money** at the top of the page.
- Select **Next**.
- On the next page, type what percentage you want to invest in each fund available, under **Percentage to allocate**. Invest 100% into the same fund, or break it up among different ones.
- If you're happy with your choice, select **Next** at the bottom of the page.
- Review the terms and conditions, and acknowledge.
- Select **Submit**.

These instructions depend on the funds and information relevant to your plan, and the features your employer chose to include. If any of these steps don't apply, please skip to the next step.

That's it!

We're glad you took the time to revisit your investments. We encourage you to review them regularly and make changes as needed.

YOUR CONTRIBUTIONS

Transfer all my money

SL Granite 2055 Fund			Percentage to move
Fees	Balance		<input type="text" value="0 %"/>
0.71%	\$2,206.57		
View details			
BLK US Equity Index			Percentage to move
Fees	Balance		<input type="text" value="0 %"/>
0.21%	\$665.52		
View details			
MFS Intl Equity			Percentage to move
Fees	Balance		<input type="text" value="0 %"/>
0.68%	\$395.06		
View details			

Moving your existing money to your new funds

Here's where you'll choose new funds to move your money to for your **Tax Free Savings Account**.

For each fund that you want to allocate money to, enter the percentage of the total being transferred.

▼ Cash & equivalents
Low-risk, low-return funds invested in guaranteed investments or money market funds. These more stable funds may be appropriate for short-term investing.

SLA 5Yr Guaranteed Fund	Percentage to allocate
	<input type="text" value="0 %"/>
SLA Zero Interest Fund	Percentage to allocate
	<input type="text" value="0 %"/>