



# Get ready for retirement

with your exclusive Canadian Baptist Retirement Income Fund

It's never too early to start planning for retirement. We're here to help.

## An exclusive advantage that's just for you

The Canadian Baptist Retirement Income Fund is only available to members of the Canadian Baptist Pension Program.

- **Ongoing support:** From your dedicated, licensed retirement consultant before and during retirement.
- **Competitive management fees:** Compared to what you'll typically find at other retail financial institutions.
- **Convenient access to your account:** Keep the same sign-in ID and password to access your account on [mysunlife.ca](https://mysunlife.ca) and the **my Sun Life Mobile app**.
- **Easy enrolment:** With one simple phone call

The **Canadian Baptist Retirement Income Fund** offers four possible retirement income solutions:

- Registered Retirement Income Fund (RRIF)
- Life Income Fund (LIF)
- Locked-in Retirement Income Fund (LRIF)
- Prescribed Retirement Income Fund (PRIF)



**Speak with a retirement consultant today**

**1-866-224-3906** (option 1)  
8 a.m. to 8 p.m. ET  
Monday to Friday

## Let's talk about your options

Our team of licensed retirement consultants (registered as financial security advisors in Quebec) can work with you leading up to retirement so that you understand the different options. These include:

- Transferring your savings to the **Canadian Baptist Retirement Income Fund** at Sun Life.
- Moving your savings to a PRIF/RRIF at another financial institution.
- Purchasing an annuity from Sun Life or another insurer.
- Withdrawing any non-locked-in savings as taxable cash.



## Help your savings go further with competitive fees

All professionally-managed investment funds have fees. It's important to know what fees you're paying and save on fees if you can. Paying lower fees means keeping more of your money invested in your account.

This is a big advantage of the **Canadian Baptist Retirement Income Fund**.

Listed here are the funds available and their Investment Management Fees (IMFs) as at **September 30, 2018**. These are the same funds as those available in the Canadian Baptist Pension Program. Some of these funds may not be available to non-residents.

Fund type	Investment name	IMFs
Money market	Sun Life Financial Money Market Segregated Fund	0.26%
Balanced	Canadian Baptist Conservative Portfolio Fund	0.59%
	Canadian Baptist Moderate Portfolio Fund	0.59%
	Canadian Baptist Balanced Portfolio Fund	0.59%
	Canadian Baptist Aggressive Portfolio Fund	0.59%
	Canadian Baptist Retirement Fund	0.59%

## About the management fees you pay

In the **Canadian Baptist Retirement Income Fund**, you pay fund management fees (FMFs). These include IMFs and operating expenses. IMFs pay professional investment managers to research, select, and manage a fund's investments. Operating expenses cover fund management costs like legal, audit, transaction, administration and regulatory filing fees. In addition to the IMFs listed here, operating expenses range from 0.03% to 0.23%, depending on the fund, and may include embedded fees of underlying funds.

## We're here to help

### Sun Life – Money for Life Retirement Journey

Our Money for Life Retirement Journey is a simple way for you to prepare for retirement. It provides you with ongoing support and advice from licensed retirement consultants every step of the way.

#### A retirement consultant can:

- Answer any questions you have about retirement.
- Work with you to create a personalized Retirement Income Roadmap.
- Explain retirement income and insurance solutions, and help you complete any forms.
- Simplify your retirement income streams by combining your savings.

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Life's brighter under the sun



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