Welcome to Sun Life Financial

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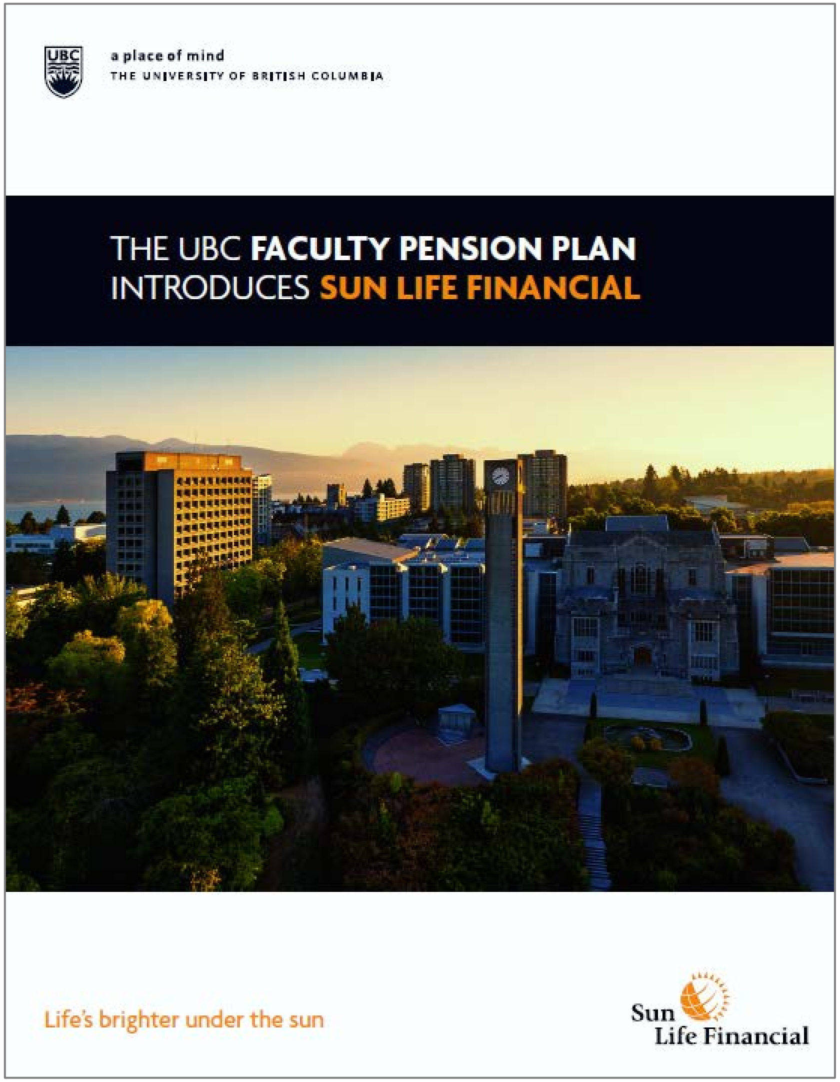
THE UNIVERSITY OF BRITISH COLUMBIA

Sun Life Financial

Your transition guide



- Sun Life Financial has been selected to work with the Pension Administration Office (PAO) to co-administer the Plan
- Transition guide will be distributed May 22, 2015
- Transition letters mailed in May
- Also available at mysunlife.ca/ubcfpp

Key changes

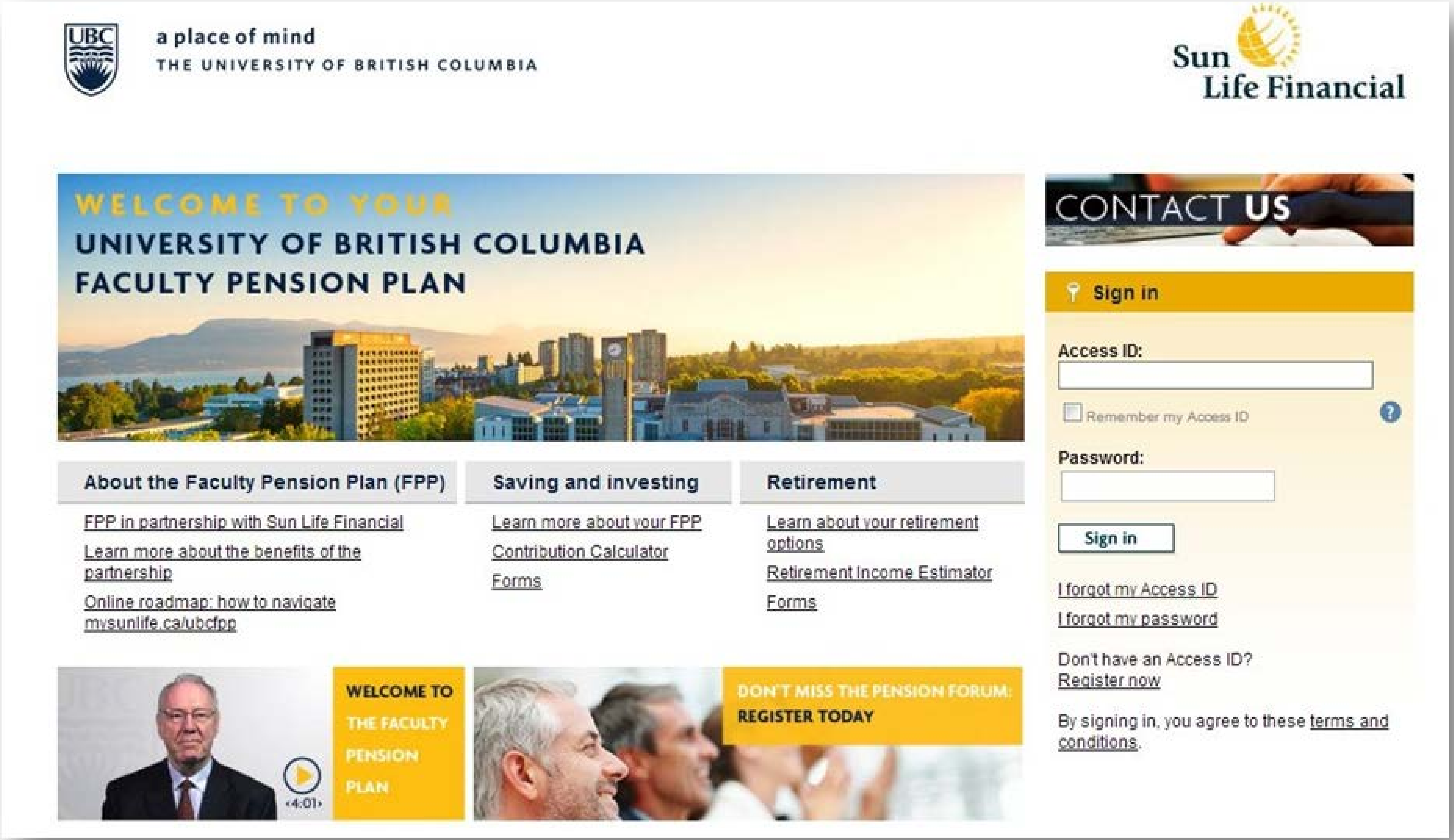
New Features and Services

- Monthly to daily fund valuation
- Access to your online account at mysunlife.ca/ubcfpp
  - Online investment allocations
  - Easy access to your pension account
  - Enhanced tools and calculators
  - Quarterly statements of account
  - Personal rate of return

What's not changing

- Plan design
- Investment options
- Member Services available at the UBC Pension Administration Office

Your account online
Custom sign in to FPP information



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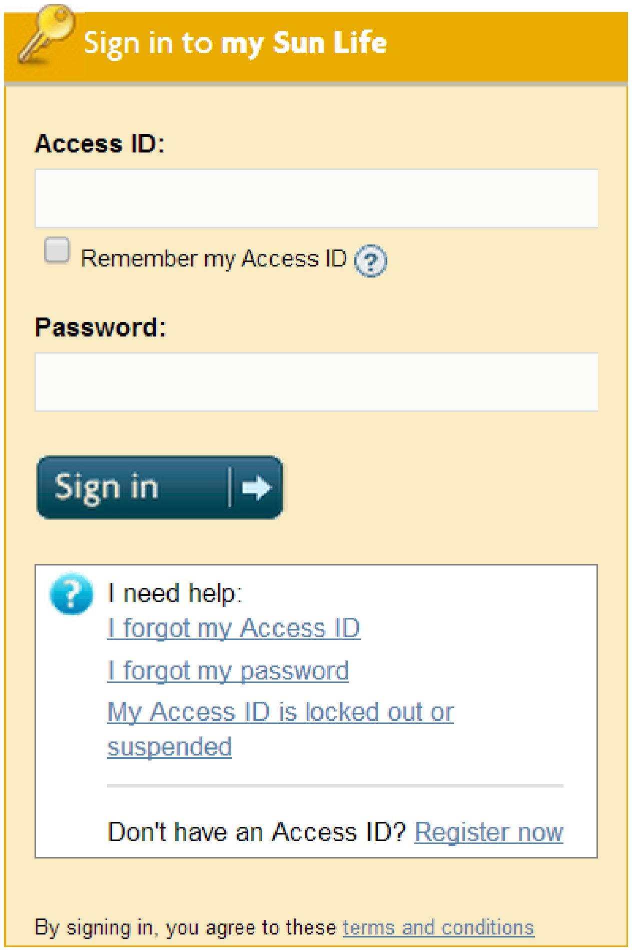
Accessing your account online



Your access ID and password

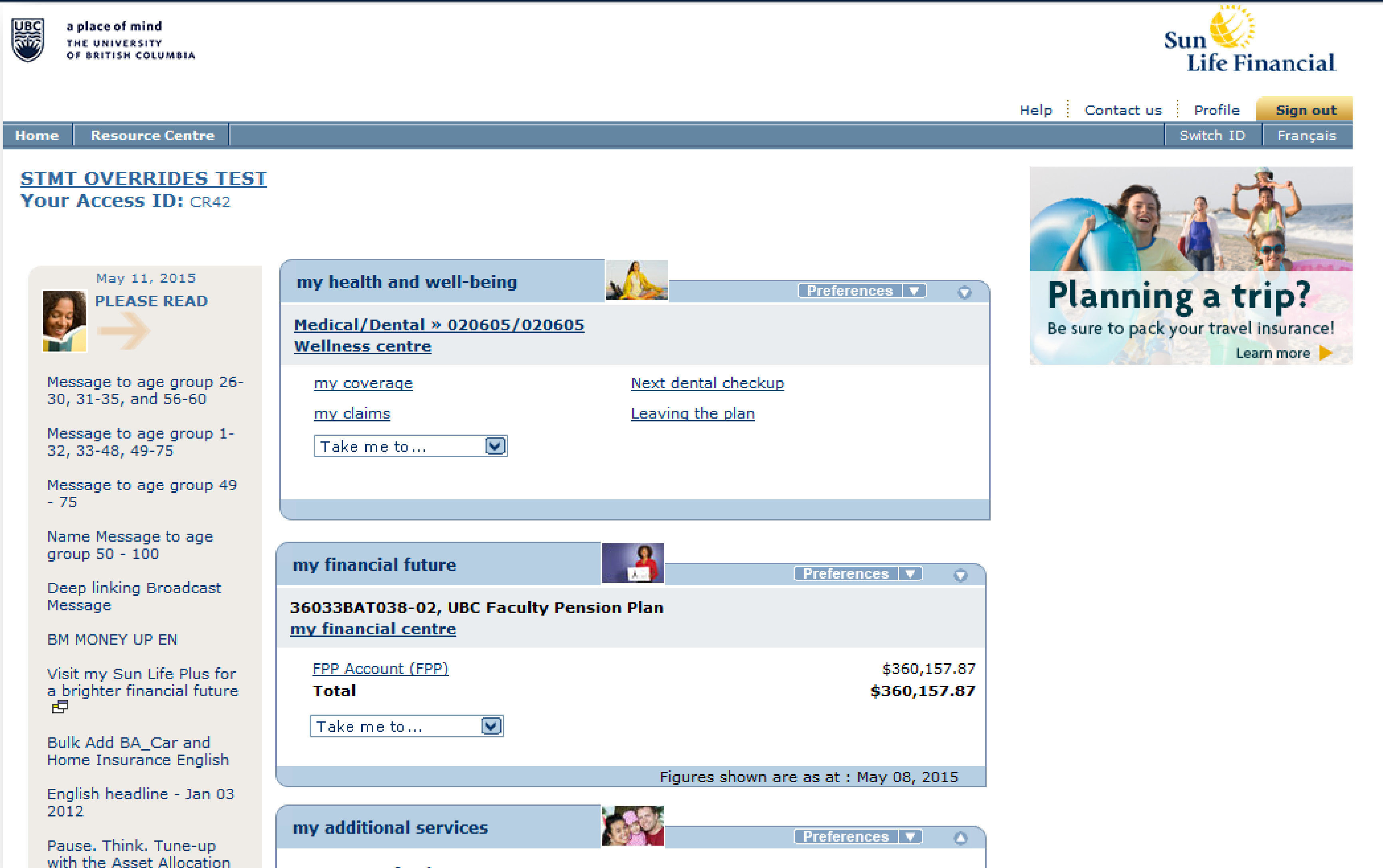
I forgot my access ID

I forgot my password

My access ID is locked out or suspended

Don’t have an access ID? Register now

Your account online



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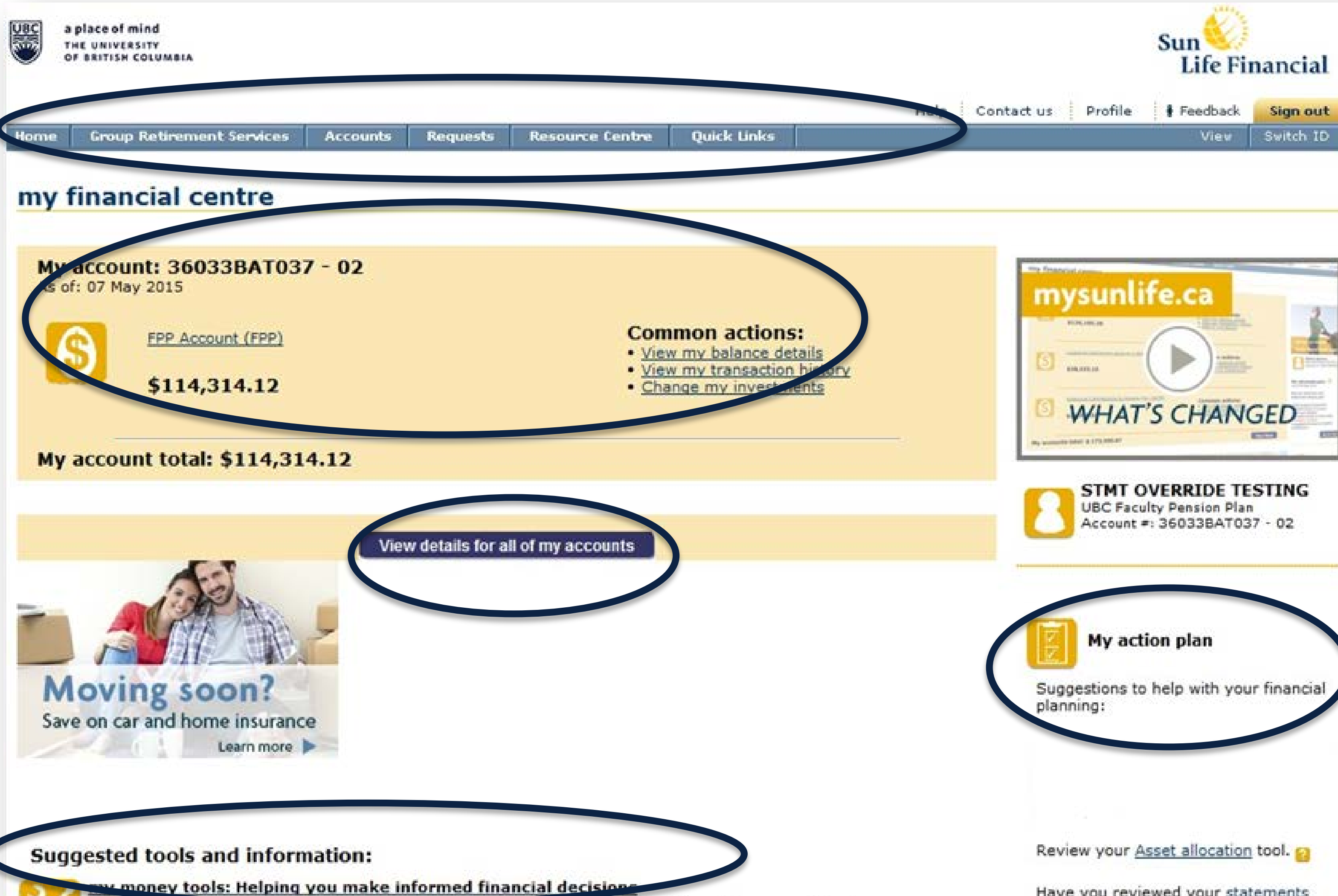
Your account online



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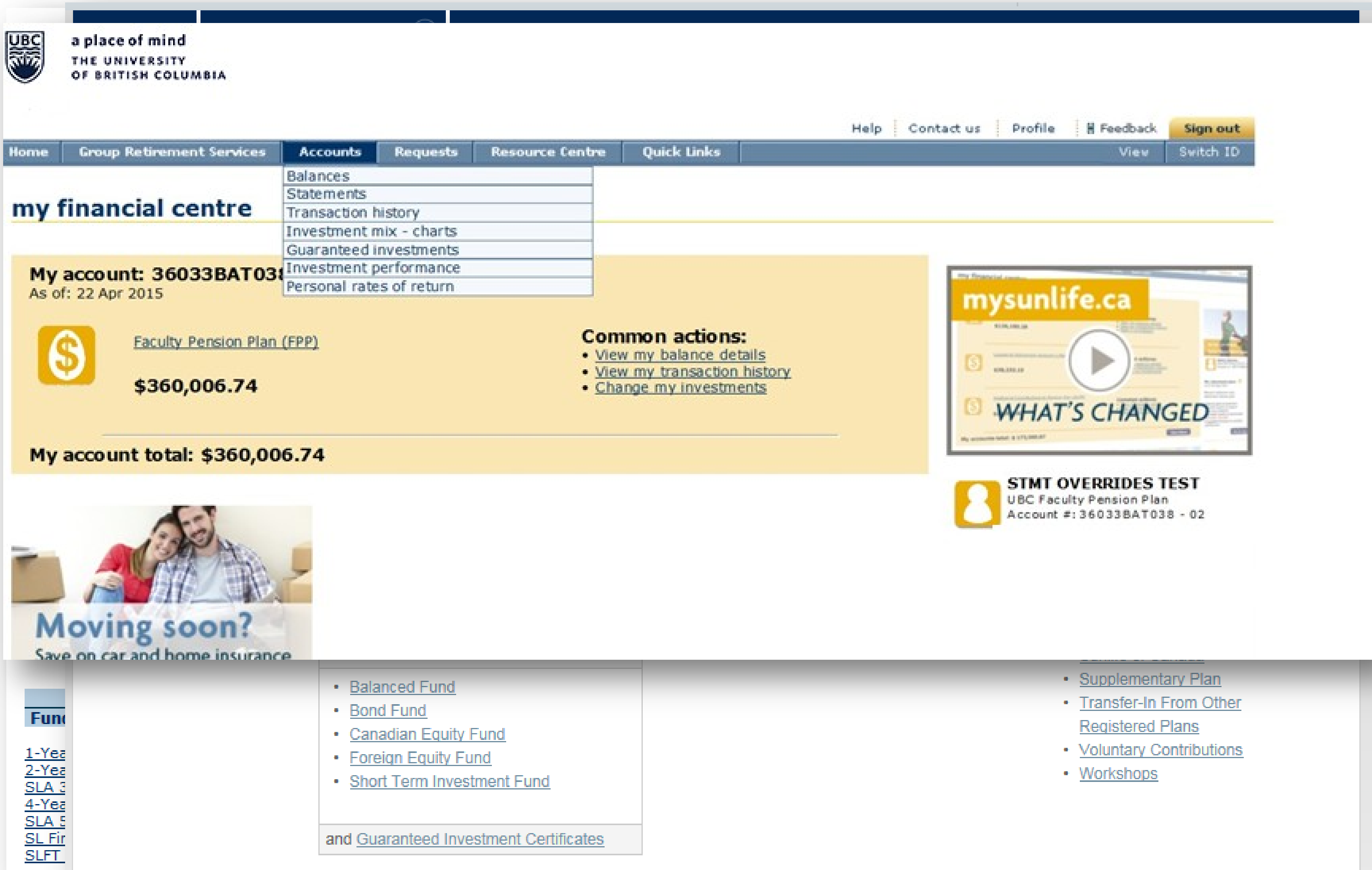
Your account online



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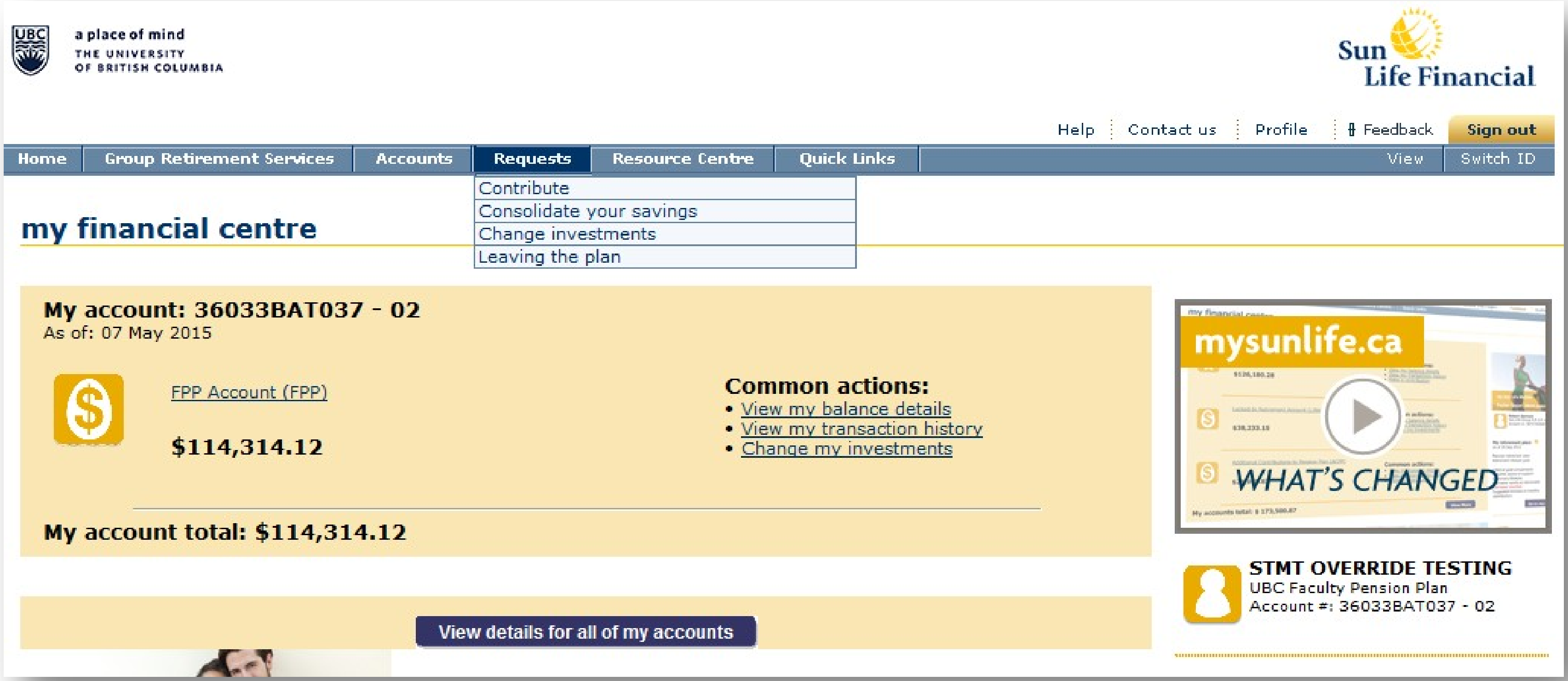
Your account online - Contribute



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Your account online - Contribute

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my financial centre

Contribute

Print

FPP contribution estimator

This tool will **estimate** your required and voluntary contributions to the Faculty Pension Plan (FPP) and if applicable, the UBC Supplemental Arrangement for the current tax year.

Contributions made during your last pay period may not yet have processed on the Sun Life recordkeeping system. Your year to date contribution amounts may not include the latest contributions.

Salary details

Annual salary	$0.00
Maximum DCPP contributions	$25,370.00

Results

	Yearly amounts	Year-to-date contributions	Contributions per pay
Required contributions	**$0.00**	**$0.00**	**$0.00**
Member required contributions	$0.00	$0.00	$0.00
UBC required contributions	$0.00	$0.00	$0.00
Voluntary contribution room	**$25,370.00**	**$0.00**	**$3,171.25**

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You may still have voluntary contribution room available!

Click here to receive verification of your contribution room from the UBC Pension Administration Office and/or to set up payroll deductions for Voluntary Contributions

Send Request

Banner ad right nav 1 default - English

STMT OVERRIDE TESTING
UBC Faculty Pension Plan
Account #: 360338A T037 - 02
As of: 07 May 2015

Brighter life - English

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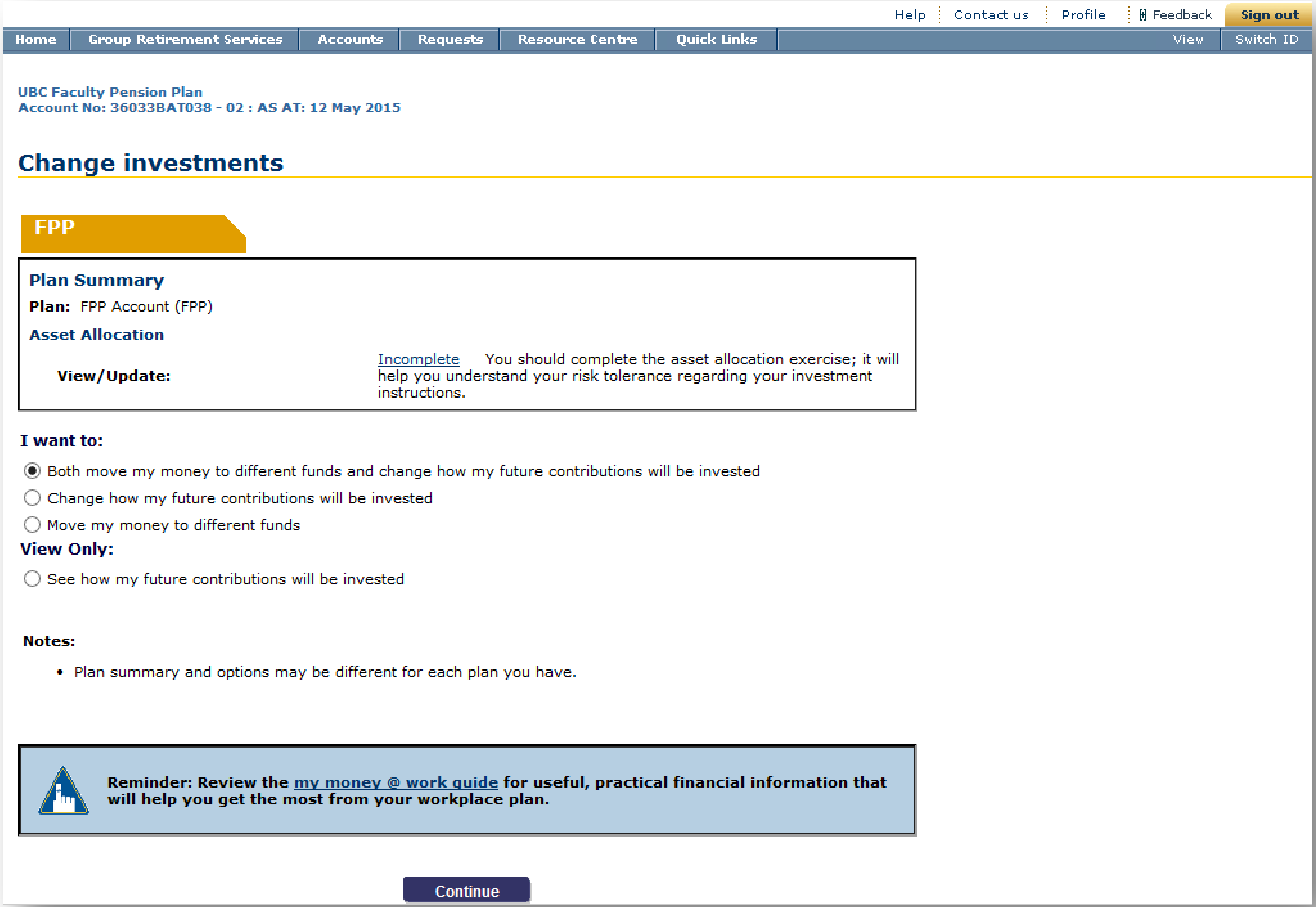
Your account online – Change investments



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Your account online – Change investments

Change investments

FPP

Change | Move | Review & submit | Confirmation

Change how I invest

Plan: FPP Account (FPP)

Indicate how you want your future contributions to be invested. Keep in mind that this will impact your investment mix.

Not sure what investment mix is right for you? Go to the previous page and select the Asset allocation link.

If you would like to copy the same instructions to the employer column, select the Copy checkbox at the top of the table.

Transaction effective date is 19 May 2015

= *Foreign*

Copy member instructions to employer ☐

Fund name	Member (%)		Employer (%)	
	Current	New	Current	New
Cash & equivalents				
1-Year Guaranteed Fund	10 %	0 %	10 %	0 %
2-Year Guaranteed Fund	10 %	0 %	10 %	0 %
4-Year Guaranteed Fund	0 %	0 %	0 %	0 %
SL Financial Trust 1-year	10 %	0 %	10 %	0 %
SL Financial Trust 5-year	0 %	0 %	0 %	0 %
SLA 3Yr Guaranteed Fund	0 %	0 %	0 %	0 %
SLA 5Yr Guaranteed Fund	0 %	0 %	0 %	0 %
UBC FPP STIF	10 %	0 %	10 %	0 %
Fixed income				
UBC FPP Bond Fund	10 %	0 %	10 %	0 %

For illustration purposes only

Your account online – Change investments

Change investments

FPP

Change | **Move** | Review & submit | Confirmation

Move my money between funds

Plan: FPP Account (FPP)

Move by: % (selected) $

Select the funds you want to move to by entering a percentage amount beside each applicable fund. The total must equal 100%.

Contribution source: Member Employer Both (selected)

You can move money between funds by entering the percentage you want to move from your current funds to the new funds.

Transaction effective date is 19 May 2015

= *Foreign*

Transfer All

Fund Name	Balance	Move from (%)	Move to (%)
UBC FPP Balanced Fund	$72,133.37	0 %	0 %
UBC FPP Foreign Eqty Fund	$71,591.85	0 %	0 %
UBC FPP Bond Fund	$37,434.45	0 %	0 %
UBC FPP Cdn Equity Fund	$37,271.89	0 %	0 %
UBC FPP STIF	$35,490.06	0 %	0 %
SL Financial Trust 1-year	$35,466.94		0 %
2-Year Guaranteed Fund	$35,424.76	0 %	0 %
1-Year Guaranteed Fund	$35,410.68	0 %	0 %
4-Year Guaranteed Fund			0 %

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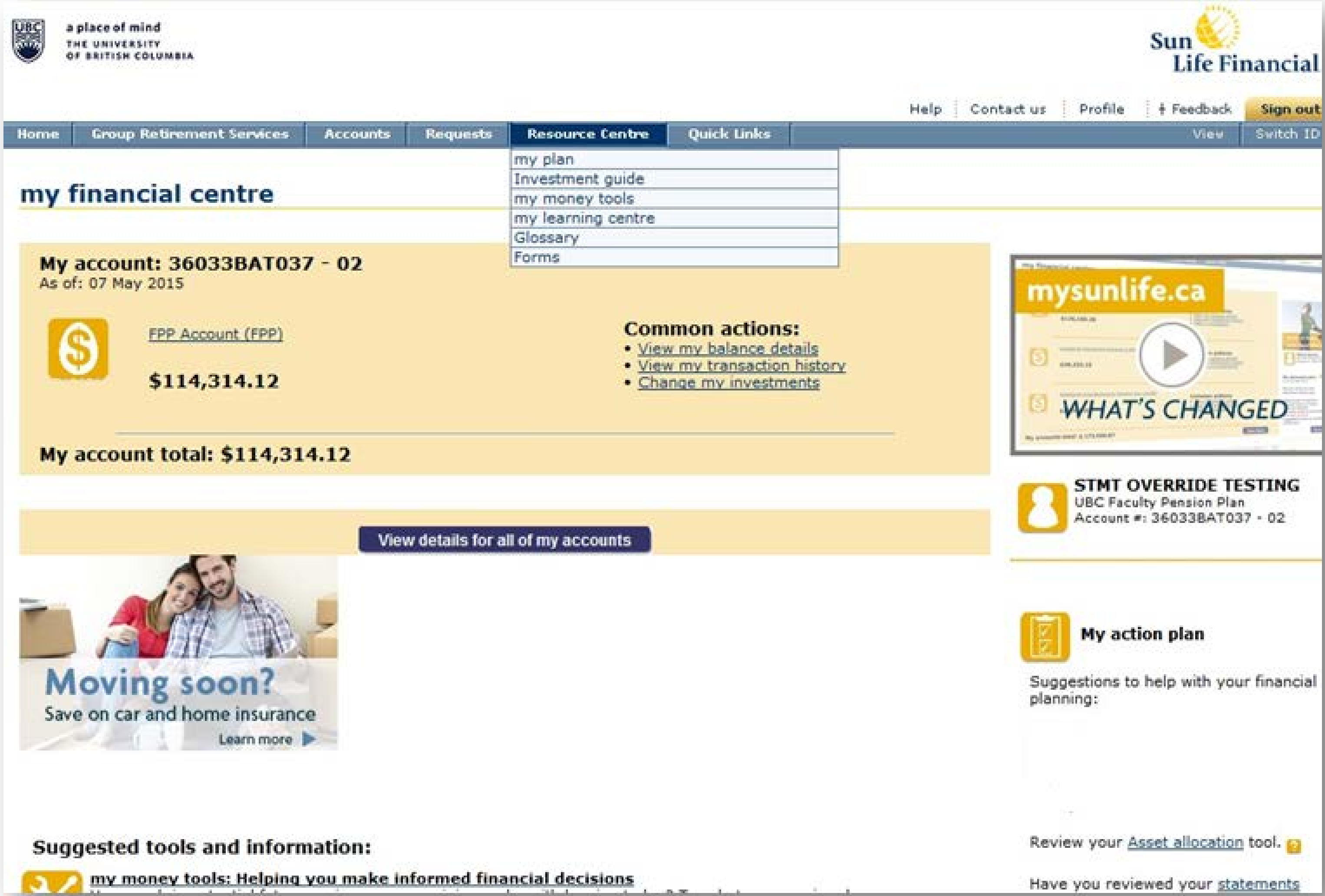
Your account online – my money tools



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UBC Faculty Pension Plan
Account No: 36033RD30014 - 02 : AS AT: 06 May 2015

my money tools

Asset allocation | Tools

Want to find out which investment options are right for you?

This tool will help you with your asset allocation. One of the main principles of investing is that the more risk you take the more return you should earn over the long term.

However, while growing your money is important, it's equally important that you're comfortable with your choices. This tool will help you determine your investment time horizon and comfort with investment risk, and in turn, help you select the investment options that are right for you.

Completing the tool will take no more than 15 minutes. For plans you are enrolled in, answers can be saved so you can review them periodically to ensure that your investments continue to reflect your goals.

Don't forget to review the my money @ work guide for useful, practical financial information to get the most from your workplace plan.

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UBC Faculty Pension Plan
Account No: 36033RD30014 - 02 : AS AT: 06 May 2015

my money tools

Asset allocation |

Investment risk profiler

Step 1 of 4:

For plan:	FPP Account (FPP)
Risk profile:	Growth
Results last saved:	7 May 2015

If you've already completed the questionnaire for this plan, your previous answers are displayed below. You can choose to respond differently or keep your answers the same. To go to the next step select Continue.
The Investment risk profiler will help you determine your comfort with investment risk and help you choose the investment options that are right for you.

Answer each of the following questions, keeping your objective for this plan in mind.

1. **Which statement best describes your comfort level with fluctuations in the value of your investments?**
   - ○ I'd be very upset if my investments dropped in value over any period of time.
   - ○ I'm willing to accept a lower, more predictable rate of return as long as fluctuations in the value of my investments are small.
   - ◉ I'm willing to accept some fluctuations in the value of my investments as I'm seeking a higher rate of return.
   - ○ I want the highest rate of return possible, and understand the value of my investments can fluctuate significantly.
2. **How long will you leave this money invested before you'll need a significant portion of it for your stated objective?**
   - ○ Less than 5 years
   - ○ 5-10 years
   - ○ 11-20 years
   - ◉ More than 20 years

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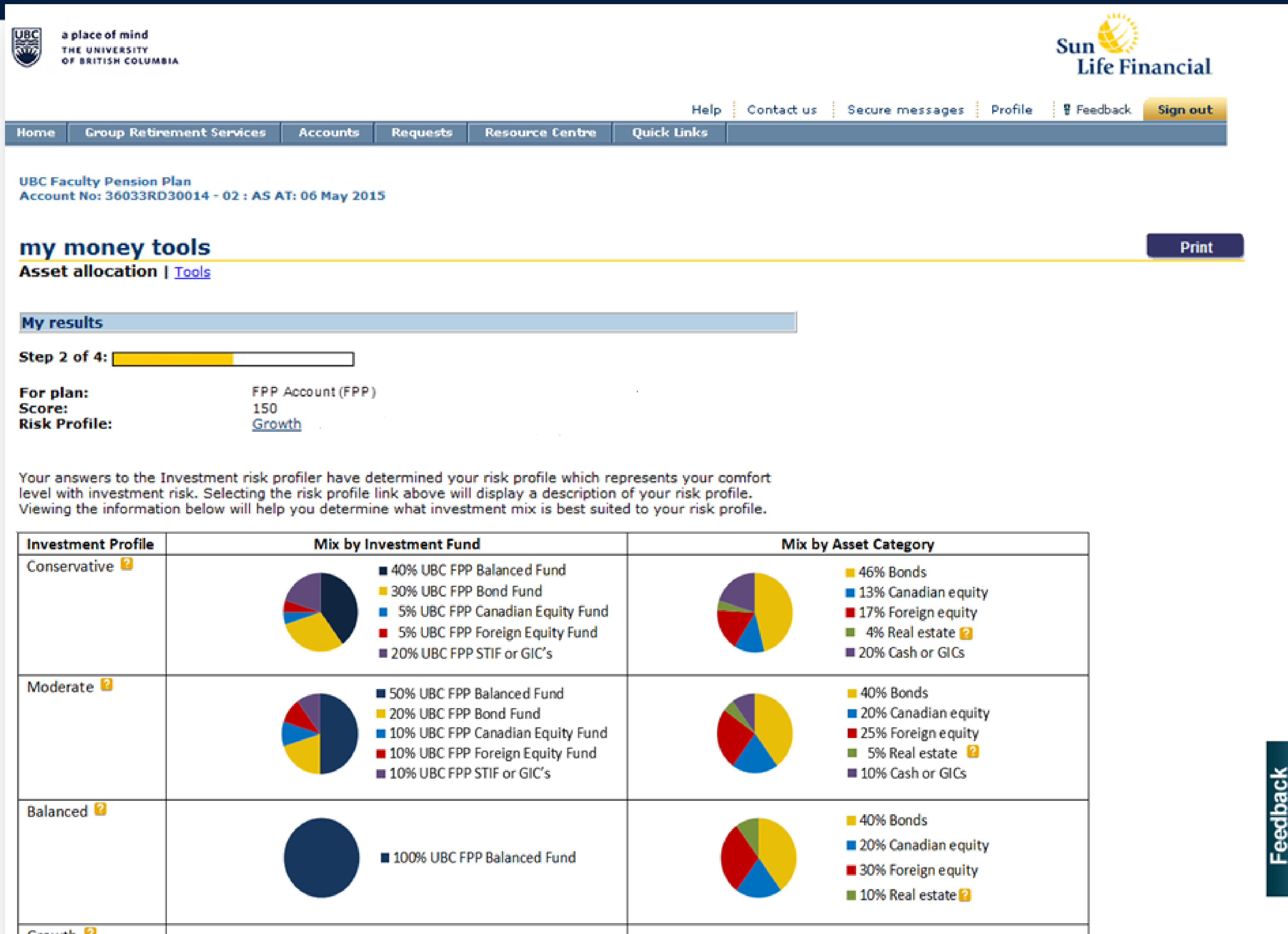

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UBC Faculty Pension Plan
Account No: 36033RD30014 - 02 : AS AT: 06 May 2015

my money tools

Asset allocation | Tools

Print

My results

Step 2 of 4:

For plan: FPP Account (FPP)
Score: 150
Risk Profile: Growth

Your answers to the Investment risk profiler have determined your risk profile which represents your comfort level with investment risk. Selecting the risk profile link above will display a description of your risk profile. Viewing the information below will help you determine what investment mix is best suited to your risk profile.

Investment Profile	Mix by Investment Fund	Mix by Asset Category
Conservative	40% UBC FPP Balanced Fund 30% UBC FPP Bond Fund 5% UBC FPP Canadian Equity Fund 5% UBC FPP Foreign Equity Fund 20% UBC FPP STIF or GIC's	46% Bonds 13% Canadian equity 17% Foreign equity 4% Real estate 20% Cash or GICs
Moderate	50% UBC FPP Balanced Fund 20% UBC FPP Bond Fund 10% UBC FPP Canadian Equity Fund 10% UBC FPP Foreign Equity Fund 10% UBC FPP STIF or GIC's	40% Bonds 20% Canadian equity 25% Foreign equity 5% Real estate 10% Cash or GICs
Balanced	100% UBC FPP Balanced Fund	40% Bonds 20% Canadian equity 30% Foreign equity 10% Real estate
Growth		

Feedback

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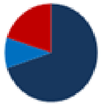
Your account online – my money tools

Growth	 70% UBC FPP Balanced Fund 10% UBC FPP Canadian Equity Fund 20% UBC FPP Foreign Equity Fund	 28% Bonds 24% Canadian equity 41% Foreign equity 7% Real estate
Aggressive	 50% UBC FPP Balanced Fund 20% UBC FPP Canadian Equity Fund 30% UBC FPP Foreign Equity Fund	 20% Bonds 30% Canadian equity 45% Foreign equity 5% Real estate

My investment choices

Compare your current investment mix to your target investment mix. Think about which of the funds below you can use to bring your portfolio in line with your target investment mix. For more fund information select the fund names below.

UBC FPP Balanced Fund
UBC FPP Bond Fund
UBC FPP Cdn Equity Fund
UBC FPP Foreign Eqty Fund
UBC FPP STIF
SLA 1Yr Guaranteed Fund
SLA 3Yr Guaranteed Fund
SLA 2Yr Guaranteed Fund
SLA 4Yr Guaranteed Fund
SLA 5Yr Guaranteed Fund

Please **print** this page for your reference and use it to help you determine your fund selections.

Continue

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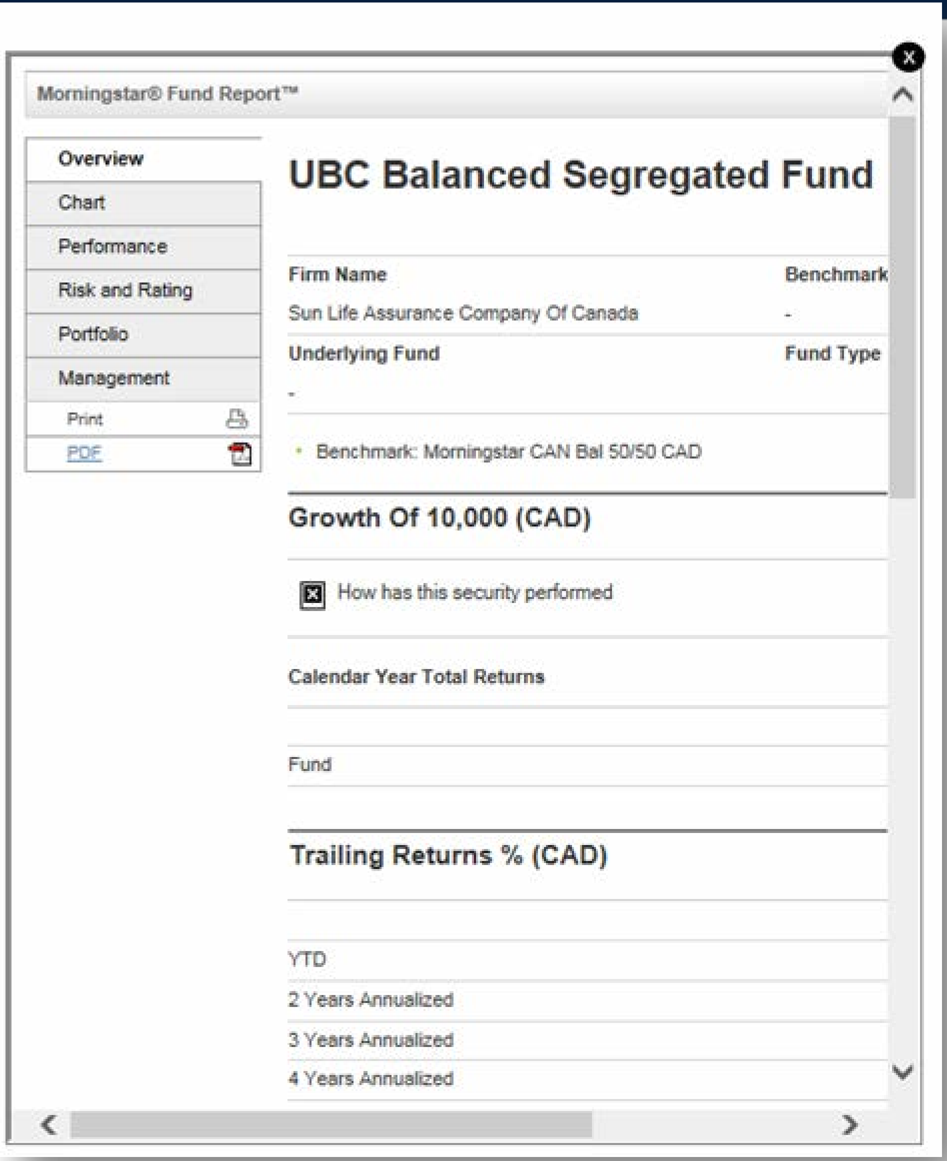
Your account online – my money tools

Morningstar® Fund Report



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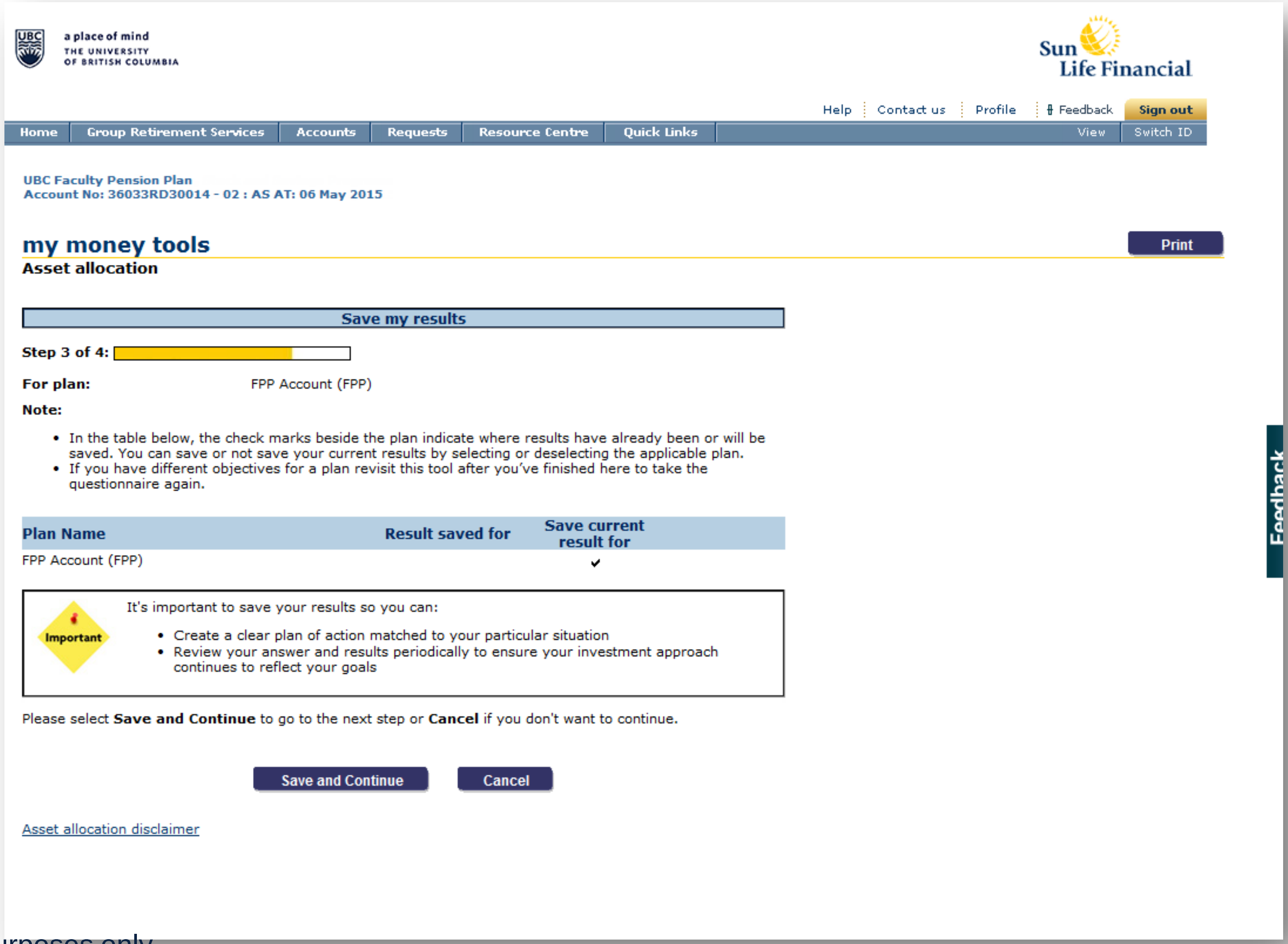

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UBC Faculty Pension Plan
Account No: 36033RD30014 - 02 : AS AT: 06 May 2015

my money tools

Asset allocation

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Save my results

Step 3 of 4:

For plan: FPP Account (FPP)

Note:

- In the table below, the check marks beside the plan indicate where results have already been or will be saved. You can save or not save your current results by selecting or deselecting the applicable plan.
- If you have different objectives for a plan revisit this tool after you've finished here to take the questionnaire again.

Plan Name	Result saved for	Save current result for
FPP Account (FPP)		✔

Important

It's important to save your results so you can:

- Create a clear plan of action matched to your particular situation
- Review your answer and results periodically to ensure your investment approach continues to reflect your goals

Please select **Save and Continue** to go to the next step or **Cancel** if you don't want to continue.

Save and Continue | Cancel

Asset allocation disclaimer

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Your account online – my money tools

my money tools

Print

Asset allocation | Tools

My action plan

Step 4 of 4:

Your results have been saved.

Now that you know the kind of investment mix that fits your investment profile, you may want to update your account so that your investments reflect your target investment mix. The links below are some of the features that will help you make these updates or find out more about your retirement goals.

Note: Your results will appear in a second window for easy reference while you make account transactions. However, you will not be able to return to this page. Therefore, you may want to print this page for future reference.

Availability of features online or through the Customer Care Centre are determined by your plan. See your plan rules for more detail.

If you haven't done so already, please print your results page for your reference.

- Review the my money @ work guide
  Review the my money @ work guide for useful, practical financial information that will help you get the most from your workplace plan.
- Move your money
  This transaction enables you to bring your current investment mix in line with your target investment mix *. Refer to your results page to learn more about your investment choices. Once you have determined the funds you would like to invest in select the link above or go to Requests > Change Investments and tell us how you would like to invest or contact the Customer Care Centre (See Contact Us for the phone number). Before you make changes to your account, you may wish to review your existing Balance or view your instructions on how you want to invest.
- Review or change my investment instructions
  View how my money is being invested or change how your future contributions will be invested. -- You can review the funds to which your contributions are currently being allocated and/or change your investment instructions so future contributions will be in line with your investment profile and target investment mix. Refer to Asset Allocation to learn more about your investment choices. Once you have determined the funds you would like to invest in , go to Requests > Change Investments or contact the Customer Care Centre.

  Reviewing your Balances and how your future contributions will be invested may assist you in determining your next steps.
- Revisit the Asset Allocation tool
  You can change your responses or revisit the Asset Allocation tool for another plan. If you have multiple plans, you may have a different objective and investment approach for each plan. Select the link above or go to **Resource Centre > My Money Tools > Asset Allocation**. You should also revisit this tool periodically as your needs and comfort level with risk may change over time.

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Your account online – Retirement Income Estimator

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UBC Faculty Pension
Account No: 16998001801677 - 06 : AS AT: 05 Jan 2015

my money tools

Asset allocation | **Retirement Income Estimator** | Tools

What will my retirement income be?

Will the money you have saved and invested adequately fund your retirement dreams? If you are not sure, now is the time to find out.

Complete a few simple steps and, in less than 10 minutes the Retirement Income Estimator will provide illustrations and retirement forecasts specific to the University of British Columbia retirement plans and your personal situation.

The estimates provided are intended for illustration purposes only and are neither a guarantee nor a promise of any benefit from Sun Life or the Faculty Pension Plan Board of Trustees. They are intended to assist you in your decision-making process. Your actual monthly income at retirement may be higher or lower depending on factors such as the actual rate of return on your investments, your actual contributions, and the accuracy of the assumptions used in the Retirement Income Estimator. Sun Life and the Faculty Pension Plan Board of Trustees are not responsible for any loss or damage that may arise from any use you may make of these estimates.

Revisit the Retirement Income Estimator periodically to check your progress and to stay on track. The information you entered will be saved once you have completed the tool and your account information will always reflect your current amounts.

Please have the following information handy:

- your current income,
- your balances for each of your registered and non-registered savings accounts held outside of the UBC retirement plans, and
- expected income from other sources.

Additional information on your UBC retirement plans is available at pensions.ubc.ca/faculty.

Saving at work makes it even easier to reach your goals. To find out how you can get the most from your workplace plan, review the my money @ work guide for useful, practical financial information.

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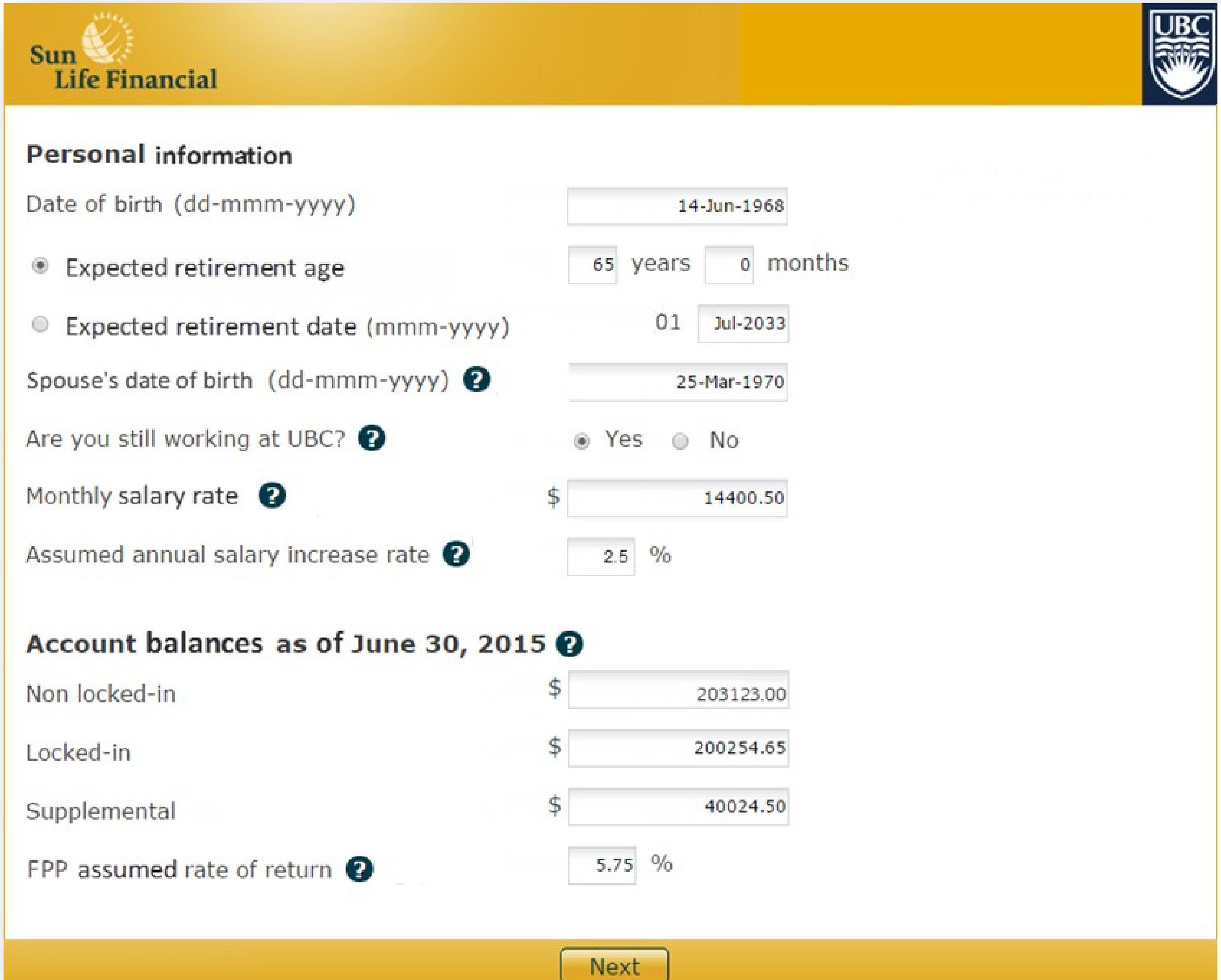
Your account online – Retirement Income Estimator



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Your account online – Retirement Income Estimator

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UBC

Payment details

Assumptions ?

VPLA | RRIF - Type | LIF - Type

VPLA monthly income options ?

Estimated monthly annuity based on $1,401,113.84

Print table

Starting on July 1, 2033

	Life only				J&S 60%				J&S 100%			
	No gtee	5 Year	10 Year	15 Year	No gtee	5 Year	10 Year	15 Year	No gtee	5 Year	10 Year	15 Year
4%	6,478.92	8,682.07	6,452.34	8,639.58	6,365.19	8,514.95	6,221.27	8,335.10	6,452.34	8,639.58	6,365.19	8,514.95
7%	5,506.43	7,695.99	5,506.33	7,696.46	5,503.69	7,692.82	5,493.73	7,679.66	5,506.33	7,696.46	5,503.69	7,692.82

Back | Forecast

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Your account online – Retirement Income Estimator

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UBC

Retirement forecast

The retirement forecast will give you a general sense of whether you will have enough money set aside at retirement by comparing your retirement goal to the income you might receive from your UBC retirement plans, Government and other pensions, and other savings.

Account balances as of June 30, 2015

Non locked-in:	$125,268.24
Locked-in:	$200,254.65
Supplemental:	$40,024.50
Total:	$365,547.39

Forecast options

Retirement income goal: ?

(•) 60 % of income before retirement

( ) $ ________ per year

Pensions ?

Contributory years to CPP at retirement: 40

Years of Canadian residency for OAS: 40

Other monthly retirement pension: $ 0.00

Assumed annual rate of inflation ?: 2.5 %

Other assets ?

Registered: $ $425,000.00

Non-registered: $ $25,500.00

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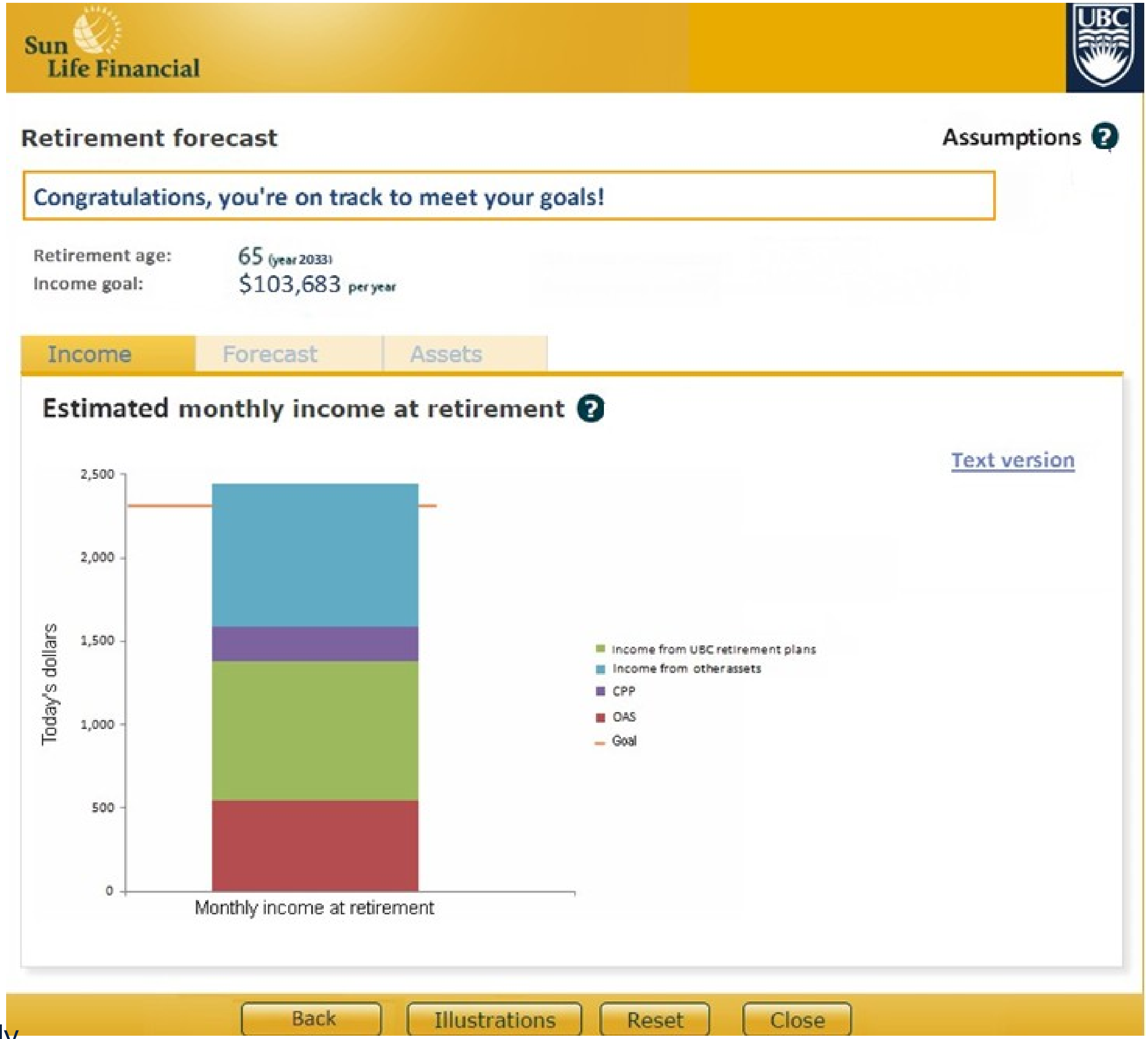
Your account online – Retirement Income Estimator



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Need help?

- Your letter/brochure with transition information

- Sun Life Financial
  - Customer Care Centre: 1-844-822-3131 (1-844-UBC-3131)
  - mysunlife.ca/ubcfpp

- UBC
  - Pension Administration office: 604-822-8100
  - fpp@hr.ubc.ca
  - pensions.ubc.ca/faculty

Thank you

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