



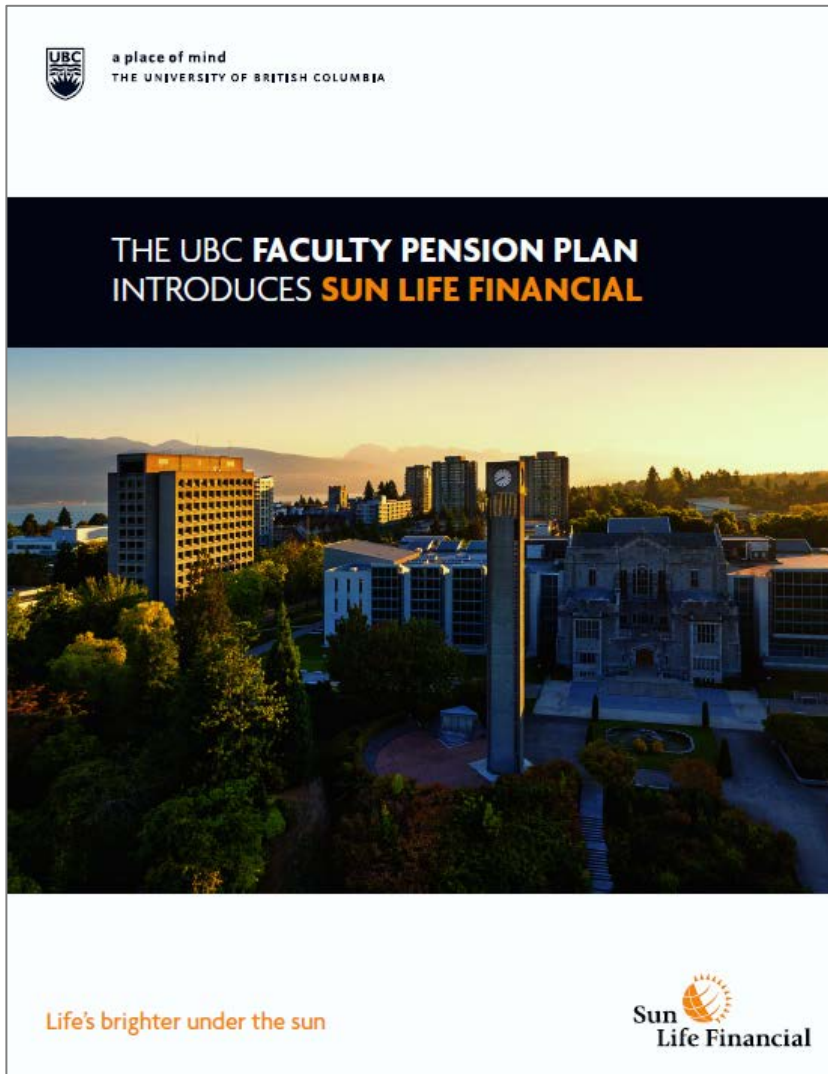
# Welcome to Sun Life Financial



a place of mind  
THE UNIVERSITY OF BRITISH COLUMBIA



# 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](http://mysunlife.ca/ubcfpp)

# Key changes

## New Features and Services

- Monthly to daily fund valuation
- Access to your online account at [mysunlife.ca/ubcfpp](https://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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### WELCOME TO YOUR UNIVERSITY OF BRITISH COLUMBIA FACULTY PENSION PLAN



#### About the Faculty Pension Plan (FPP)

[FPP in partnership with Sun Life Financial](#)  
[Learn more about the benefits of the partnership](#)  
[Online roadmap: how to navigate mysunlife.ca/ubcfpp](#)

#### Saving and investing

[Learn more about your FPP](#)  
[Contribution Calculator](#)  
[Forms](#)

#### Retirement

[Learn about your retirement options](#)  
[Retirement Income Estimator](#)  
[Forms](#)



WELCOME TO  
THE FACULTY  
PENSION  
PLAN



DON'T MISS THE PENSION FORUM:  
REGISTER TODAY



Sign in

Access ID:

Remember my Access ID



Password:

Sign in

[I forgot my Access ID](#)

[I forgot my password](#)

Don't have an Access ID?

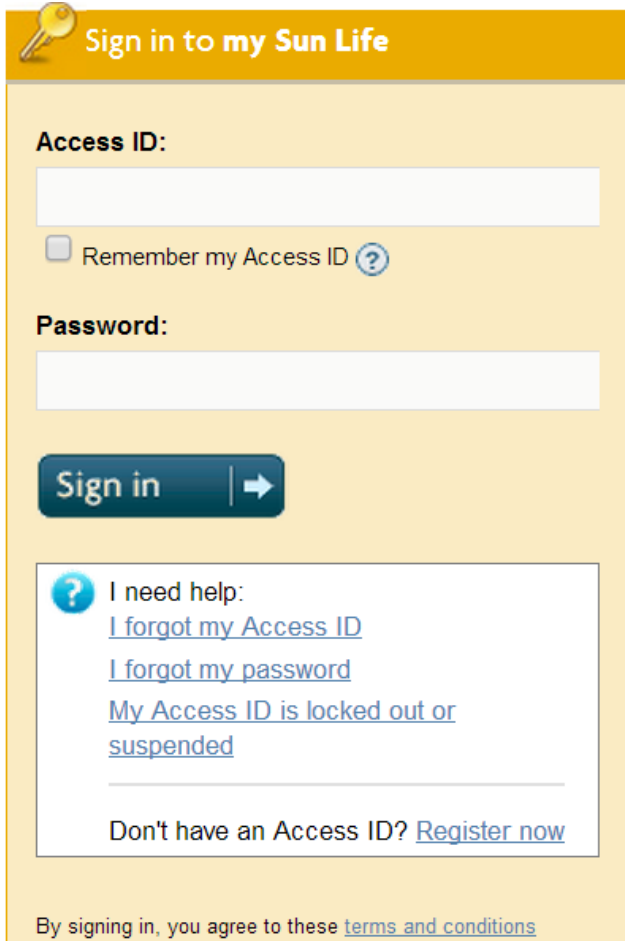
[Register now](#)

By signing in, you agree to these [terms and conditions](#).

For illustration purposes only



# Accessing your account online



The screenshot shows the Sun Life sign-in interface. At the top, there is a yellow header with a key icon and the text "Sign in to my Sun Life". Below this, the "Access ID:" label is followed by a text input field. A checkbox labeled "Remember my Access ID" with a question mark icon is positioned below the field. The "Password:" label is followed by another text input field. A dark blue "Sign in" button with a right-pointing arrow is located below the password field. A help section at the bottom left contains a question mark icon, the text "I need help:", and three blue links: "I forgot my Access ID", "I forgot my password", and "My Access ID is locked out or suspended". Below these links is a horizontal line and the text "Don't have an Access ID? Register now". At the very bottom, a small line of text reads "By signing in, you agree to these terms and conditions".

Sign in to my Sun Life

Access ID:

Remember my Access ID ?

Password:

Sign in | →

? I need help:  
[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](#)

By signing in, you agree to these [terms and conditions](#)

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

## STMT OVERRIDES TEST

Your Access ID: CR42

May 11, 2015

PLEASE READ



Message to age group 26-30, 31-35, and 56-60

Message to age group 1-32, 33-48, 49-75

Message to age group 49-75

Name Message to age group 50 - 100

Deep linking Broadcast Message

BM MONEY UP EN

Visit my Sun Life Plus for a brighter financial future

Bulk Add BA\_Car and Home Insurance English

English headline - Jan 03 2012

Pause. Think. Tune-up with the Asset Allocation

### my health and well-being



Preferences

**Medical/Dental » 020605/020605**  
**Wellness centre**

[my coverage](#)

[Next dental checkup](#)

[my claims](#)

[Leaving the plan](#)

Take me to...

### my financial future



Preferences

**36033BAT038-02, UBC Faculty Pension Plan**  
**my financial centre**

[FPP Account \(FPP\)](#)

\$360,157.87

**Total**

**\$360,157.87**

Take me to...

Figures shown are as at : May 08, 2015

### my additional services



Preferences

**my Sun Life Plus**



# Your account online

The screenshot shows the Sun Life Financial 'my financial centre' interface. At the top left is the UBC logo with the tagline 'a place of mind THE UNIVERSITY OF BRITISH COLUMBIA'. At the top right is the Sun Life Financial logo. A navigation bar contains links for Home, Group Retirement Services, Accounts, Requests, Resource Centre, and Quick Links. On the right side of the navigation bar are links for Contact us, Profile, Feedback, Sign out, View, and Switch ID. The main content area is titled 'my financial centre' and features a yellow background. It displays 'My account: 36033BAT037 - 02' and 'as of: 07 May 2015'. Below this is a section for 'FPP Account (FPP)' with a balance of '\$114,314.12'. To the right of the balance are 'Common actions' listed as 'View my balance details', 'View my transaction history', and 'Change my investments'. Below the balance is 'My account total: \$114,314.12'. A blue button labeled 'View details for all of my accounts' is positioned below the account information. To the right is a 'WHAT'S CHANGED' video player for mysunlife.ca. Below that is a 'STMT OVERRIDE TESTING' section for the UBC Faculty Pension Plan, Account #: 36033BAT037 - 02. Further down is a 'My action plan' section with suggestions to help with financial planning. At the bottom left is a 'Moving soon?' advertisement for car and home insurance. At the bottom right are links to 'Review your Asset allocation tool' and 'Have you reviewed your statements'. A 'Suggested tools and information' section is partially visible at the bottom left.

For illustration purposes only

# Your account online

**UBC** a place of mind  
THE UNIVERSITY OF BRITISH COLUMBIA

Help | Contact us | Profile | Feedback | Sign out

Home | Group Retirement Services | **Accounts** | Requests | Resource Centre | Quick Links | View | Switch ID

## my financial centre

- Balances
- Statements
- Transaction history
- Investment mix - charts
- Guaranteed investments
- Investment performance
- Personal rates of return

**My account: 36033BAT038**  
As of: 22 Apr 2015

**Faculty Pension Plan (FPP)**  
**\$360,006.74**

**Common actions:**

- [View my balance details](#)
- [View my transaction history](#)
- [Change my investments](#)

**My account total: \$360,006.74**

**STMT OVERRIDES TEST**  
UBC Faculty Pension Plan  
Account #: 36033BAT038 - 02

**Fund**

- [Balanced Fund](#)
- [Bond Fund](#)
- [Canadian Equity Fund](#)
- [Foreign Equity Fund](#)
- [Short Term Investment Fund](#)

and [Guaranteed Investment Certificates](#)

- [Supplementary Plan](#)
- [Transfer-In From Other Registered Plans](#)
- [Voluntary Contributions](#)
- [Workshops](#)

1-Year SLA  
2-Year SLA  
3-Year SLA  
4-Year SLA  
SL Fir  
SLFT

For illustration purposes only



# Your account online - Contribute



Help | Contact us | Profile | Feedback | **Sign out**

Home | Group Retirement Services | Accounts | **Requests** | Resource Centre | Quick Links | View | Switch ID

- Contribute
- Consolidate your savings
- Change investments
- Leaving the plan

## my financial centre

**My account: 36033BAT037 - 02**  
As of: 07 May 2015



FPP Account (FPP)

**\$114,314.12**

### Common actions:

- [View my balance details](#)
- [View my transaction history](#)
- [Change my investments](#)


**My account total: \$114,314.12**

[View details for all of my accounts](#)




**STMT OVERRIDE TESTING**  
UBC Faculty Pension Plan  
Account #: 36033BAT037 - 02

# Your account online - Contribute



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[Home](#) | [Group Retirement Services](#) | [Accounts](#) | [Requests](#) | [Resource Centre](#) | [Quick Links](#)

[Help](#) | [Contact us](#) | [Profile](#) | [Feedback](#) | [Sign out](#)

[Print](#)

## Contribute

### 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

<b>Annual salary</b>	\$0.00
<b>Maximum DCCP contributions</b>	\$25,370.00

Banner ad right nav 1 default - English



**STMT OVERRIDE TESTING**  
 UBC Faculty Pension Plan  
 Account #: 36033BA T037 - 02  
 As of: 07 May 2015

Brighter life - English

#### Results

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



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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](#)

# Your account online – Change investments

Help | Contact us | Profile | Feedback | **Sign out**

Home | Group Retirement Services | Accounts | Requests | Resource Centre | Quick Links | View | Switch ID

UBC Faculty Pension Plan  
Account No: 36033BAT038 - 02 : AS AT: 12 May 2015

## Change investments

**FPP**

**Plan Summary**  
**Plan:** FPP Account (FPP)  
**Asset Allocation**

**View/Update:** [Incomplete](#) You should complete the asset allocation exercise; it will help you understand your risk tolerance regarding your investment instructions.

**I want to:**


- Both move my money to different funds and change how my future contributions will be invested
- Change how my future contributions will be invested
- Move my money to different funds

**View Only:**

- See how my future contributions will be invested

**Notes:**

- Plan summary and options may be different for each plan you have.



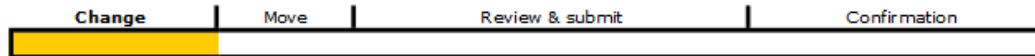
**Reminder:** Review the [my money @ work guide](#) for useful, practical financial information that will help you get the most from your workplace plan.

**Continue**

# Your account online – Change investments

## Change investments

FPP



### 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
<b>Cash &amp; equivalents</b>				
<a href="#">1-Year Guaranteed Fund</a>	10 %	<input type="text"/> %	10 %	<input type="text"/> %
<a href="#">2-Year Guaranteed Fund</a>	10 %	<input type="text"/> %	10 %	<input type="text"/> %
<a href="#">4-Year Guaranteed Fund</a>	0 %	<input type="text"/> %	0 %	<input type="text"/> %
<a href="#">SL Financial Trust 1-year</a>	10 %	0 %	10 %	0 %
<a href="#">SL Financial Trust 5-year</a>	0 %	<input type="text"/> %	0 %	<input type="text"/> %
<a href="#">SLA 3Yr Guaranteed Fund</a>	0 %	<input type="text"/> %	0 %	<input type="text"/> %
<a href="#">SLA 5Yr Guaranteed Fund</a>	0 %	<input type="text"/> %	0 %	<input type="text"/> %
<a href="#">UBC FPP STIF</a>	10 %	<input type="text"/> %	10 %	<input type="text"/> %
<b>Fixed income</b>				
<a href="#">UBC FPP Bond Fund</a>	10 %	<input type="text"/> %	10 %	<input type="text"/> %

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:  %  \$

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

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 (%)	
<a href="#">UBC FPP Balanced Fund</a>	\$72,133.37	0	%	0	%
 <a href="#">UBC FPP Foreign Eqty Fund</a>	\$71,591.85	0	%	0	%
<a href="#">UBC FPP Bond Fund</a>	\$37,434.45	0	%	0	%
<a href="#">UBC FPP Cdn Equity Fund</a>	\$37,271.89	0	%	0	%
<a href="#">UBC FPP STIF</a>	\$35,490.06	0	%	0	%
<a href="#">SL Financial Trust 1-year</a>	\$35,466.94			0	%
<a href="#">2-Year Guaranteed Fund</a>	\$35,424.76	0	%	0	%
<a href="#">1-Year Guaranteed Fund</a>	\$35,410.68	0	%	0	%
<a href="#">4-Year Guaranteed Fund</a>				0	%



# Your account online – my money tools

The screenshot displays the Sun Life Financial 'my financial centre' website. At the top left is the UBC logo with the text 'a place of mind THE UNIVERSITY OF BRITISH COLUMBIA'. At the top right is the Sun Life Financial logo. A navigation bar includes links for 'Home', 'Group Retirement Services', 'Accounts', 'Requests', 'Resource Centre', and 'Quick Links'. A secondary navigation bar contains 'Help', 'Contact us', 'Profile', 'Feedback', and 'Sign out'. A dropdown menu under 'Resource Centre' lists: 'my plan', 'Investment guide', 'my money tools', 'my learning centre', 'Glossary', and 'Forms'. The main content area features a yellow header 'my financial centre' and a summary card for 'My account: 36033BAT037 - 02' as of 07 May 2015. This card shows an 'FPP Account (FPP)' with a balance of '\$114,314.12' and a 'My account total: \$114,314.12'. To the right of the account details are 'Common actions' with links for 'View my balance details', 'View my transaction history', and 'Change my investments'. Below the account summary is a button to 'View details for all of my accounts'. A promotional banner for 'Moving soon?' offers insurance savings. A 'Suggested tools and information' section includes 'my money tools: Helping you make informed financial decisions'. On the right sidebar, there is a video player for 'mysunlife.ca' titled 'WHAT'S CHANGED', a 'STMT OVERRIDE TESTING' notification for the UBC Faculty Pension Plan, and a 'My action plan' section with suggestions for financial planning, including reviewing an 'Asset allocation tool' and 'statements'.

# Your account online – my money tools

The screenshot shows the Sun Life Financial website interface. At the top left is the UBC logo with the tagline 'a place of mind THE UNIVERSITY OF BRITISH COLUMBIA'. At the top right is the Sun Life Financial logo. A navigation bar contains links for 'Home', 'Group Retirement Services', 'Accounts', 'Requests', 'Resource Centre', and 'Quick Links'. On the right side of the navigation bar are links for 'Help', 'Contact us', 'Secure messages', 'Profile', 'Feedback', and a 'Sign out' button. Below the navigation bar, the page title is 'UBC Faculty Pension Plan' with the account number '36033RD30014 - 02 : AS AT: 06 May 2015'. The main heading is 'my money tools' with a sub-link 'Asset allocation | Tools'. The content area includes a question 'Want to find out which investment options are right for you?' followed by three paragraphs of text explaining the tool's purpose and usage. A 'Continue' button is located at the bottom of the text area. On the right side of the page, there is a vertical 'Feedback' button.

UBC a place of mind THE UNIVERSITY OF BRITISH COLUMBIA

Sun Life Financial

Help Contact us Secure messages Profile Feedback Sign out

Home Group Retirement Services Accounts Requests Resource Centre Quick Links

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.

[Continue](#)

Feedback

# Your account online – my money tools



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[Help](#) | [Contact us](#) | [Secure messages](#) | [Profile](#) | [\[+\] Feedback](#) | [Sign out](#)

[Home](#) | [Group Retirement Services](#) | [Accounts](#) | [Requests](#) | [Resource Centre](#) | [Quick Links](#)

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

Feedback

# Your account online – my money tools

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

## my money tools

Print














Asset allocation | [Tools](#)

### 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 	 <ul style="list-style-type: none"> <li>■ 40% UBC FPP Balanced Fund</li> <li>■ 30% UBC FPP Bond Fund</li> <li>■ 5% UBC FPP Canadian Equity Fund</li> <li>■ 5% UBC FPP Foreign Equity Fund</li> <li>■ 20% UBC FPP STIF or GIC's</li> </ul>	 <ul style="list-style-type: none"> <li>■ 46% Bonds</li> <li>■ 13% Canadian equity</li> <li>■ 17% Foreign equity</li> <li>■ 4% Real estate </li> <li>■ 20% Cash or GICs</li> </ul>
Moderate 	 <ul style="list-style-type: none"> <li>■ 50% UBC FPP Balanced Fund</li> <li>■ 20% UBC FPP Bond Fund</li> <li>■ 10% UBC FPP Canadian Equity Fund</li> <li>■ 10% UBC FPP Foreign Equity Fund</li> <li>■ 10% UBC FPP STIF or GIC's</li> </ul>	 <ul style="list-style-type: none"> <li>■ 40% Bonds</li> <li>■ 20% Canadian equity</li> <li>■ 25% Foreign equity</li> <li>■ 5% Real estate </li> <li>■ 10% Cash or GICs</li> </ul>
Balanced 	 <ul style="list-style-type: none"> <li>■ 100% UBC FPP Balanced Fund</li> </ul>	 <ul style="list-style-type: none"> <li>■ 40% Bonds</li> <li>■ 20% Canadian equity</li> <li>■ 30% Foreign equity</li> <li>■ 10% Real estate </li> </ul>
Growth 		

Feedback

# Your account online – my money tools

Growth <sup>?</sup>	 <ul style="list-style-type: none"> <li>■ 70% UBC FPP Balanced Fund</li> <li>■ 10% UBC FPP Canadian Equity Fund</li> <li>■ 20% UBC FPP Foreign Equity Fund</li> </ul>	 <ul style="list-style-type: none"> <li>■ 28% Bonds</li> <li>■ 24% Canadian equity</li> <li>■ 41% Foreign equity</li> <li>■ 7% Real estate <sup>?</sup></li> </ul>
Aggressive <sup>?</sup>	 <ul style="list-style-type: none"> <li>■ 50% UBC FPP Balanced Fund</li> <li>■ 20% UBC FPP Canadian Equity Fund</li> <li>■ 30% UBC FPP Foreign Equity Fund</li> </ul>	 <ul style="list-style-type: none"> <li>■ 20% Bonds</li> <li>■ 30% Canadian equity</li> <li>■ 45% Foreign equity</li> <li>■ 5% Real estate <sup>?</sup></li> </ul>

## 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

[Asset allocation disclaimer](#)

You are on a Sun Life Financial website.  
Please refer to the [legal](#), [privacy](#) and [security](#) pages for information on the use of this site.  
Any changes you make on this site may affect information about your particular plan.



# Your account online – my money tools

## Morningstar® Fund Report

The screenshot displays the Morningstar Fund Report for the UBC Balanced Segregated Fund. The interface includes a navigation menu on the left with options for Overview, Chart, Performance, Risk and Rating, Portfolio, and Management. Below the menu are links for Print and PDF. The main content area shows the fund's name, firm name (Sun Life Assurance Company Of Canada), benchmark, and underlying fund. It also features sections for Growth Of 10,000 (CAD), Trailing Returns % (CAD), and Calendar Year Total Returns.

Morningstar® Fund Report™

**UBC Balanced Segregated Fund**

Firm Name	Benchmark
Sun Life Assurance Company Of Canada	-

Underlying Fund	Fund Type
-	-

• Benchmark: Morningstar CAN Bal 50/50 CAD

**Growth Of 10,000 (CAD)**

How has this security performed


**Calendar Year Total Returns**

Fund


**Trailing Returns % (CAD)**

YTD
2 Years Annualized
3 Years Annualized
4 Years Annualized

# Your account online – my money tools



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Help Contact us Profile Feedback Sign out


Home Group Retirement Services Accounts Requests Resource Centre Quick Links View Switch ID

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

## my money tools

Asset allocation Print

**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)		✓



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](#)

Feedback

# Your account online – my money tools

Print

## my money tools

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.

Feedback

# Your account online – Retirement Income Estimator

The screenshot shows the Sun Life Financial website interface. At the top left is the Sun Life Financial logo. A navigation bar contains links for Home, Group Retirement Services, Accounts, Requests, Resource Centre, and Quick Links. On the right side of the navigation bar are links for Help, Contact us, Secure messages, Profile, + Feedback, and a Sign out button. Below the navigation bar, the page displays the account information: "UBC Faculty Pension" and "Account No: 16998001801677 - 06 : AS AT: 05 Jan 2015". The main heading is "my money tools", with "Retirement Income Estimator" highlighted. Below this, the text asks "What will my retirement income be?" and provides instructions on how to use the estimator, including a disclaimer and a list of required information. A "Continue" button is located at the bottom of the page.

**Sun Life Financial**

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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](http://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.

**Continue**

For illustration purposes only

# Your account online – Retirement Income Estimator





**Personal information**


Date of birth (dd-mmm-yyyy)


Expected retirement age  years  months


Expected retirement date (mmm-yyyy)

Spouse's date of birth (dd-mmm-yyyy)  

Are you still working at UBC?   Yes  No

Monthly salary rate  \$


Assumed annual salary increase rate   %

**Account balances as of June 30, 2015** 

Non locked-in \$

Locked-in \$

Supplemental \$

FPP assumed rate of return   %

For illustration purposes only



# Your account online – Retirement Income Estimator



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

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Forecast

# Your account online – Retirement Income Estimator



## 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
<b>Total:</b>	<b>\$365,547.39</b>

### Forecast options

Retirement income goal: ?

60 % of income before retirement

\$  per year

### Pensions ?

Contributory years to CPP at retirement

Years of Canadian residency for OAS

Other monthly retirement pension \$

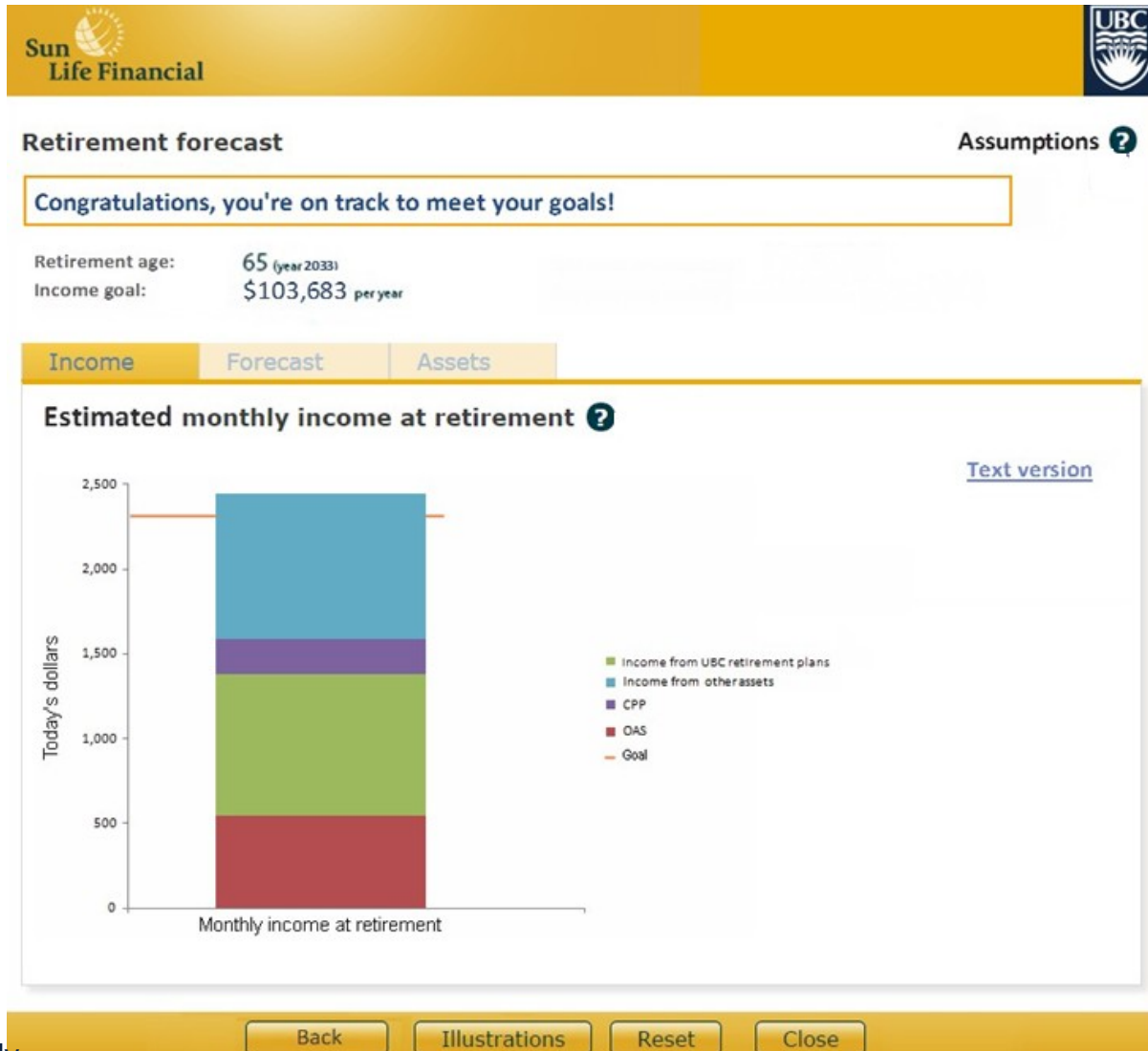
Assumed annual rate of inflation ?  %

### Other assets ?

Registered \$

Non-registered \$

# 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](http://mysunlife.ca/ubcfpp)
- UBC
  - Pension Administration office: 604-822-8100
  - [fpp@hr.ubc.ca](mailto:fpp@hr.ubc.ca)
  - [pensions.ubc.ca/faculty](http://pensions.ubc.ca/faculty)



**Thank you**



a place of mind  
THE UNIVERSITY OF BRITISH COLUMBIA

