

How to change your investments online

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

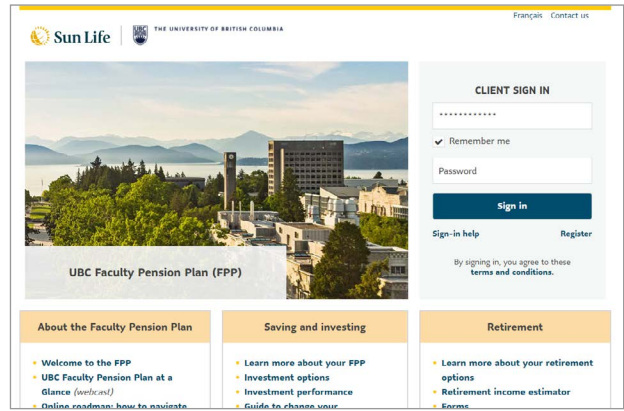
If you need help, please call us at
1-844-822-3131 any business day from
5 a.m. to 5 p.m. PT.



1

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

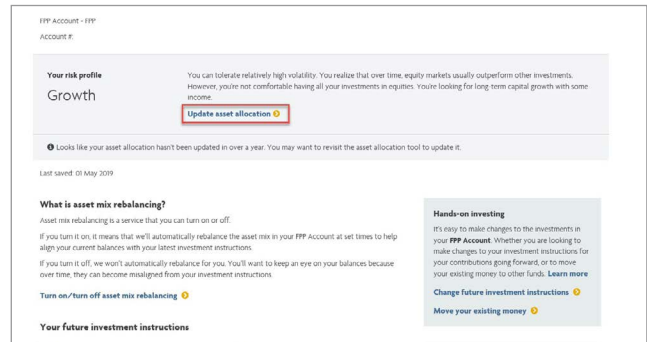
Next, select **my financial centre** from the right side of the page. Then, find **Change investments** under the **Requests** drop-down menu.



2

If you don't have a risk profile for the **Faculty Pension Plan (FPP)**, select **Set asset allocation**. Or if your profile is outdated, select **Update asset allocation**.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:

- Answer the questions with your **FPP Account** 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
This tool is intended to help you determine your risk tolerance. It's a general guideline for investing. The result is based on several assumptions of past investment performance. However, past performance doesn't predict or guarantee future performance. This tool is designed only for the assets in your group plans at Sun Life Financial. You may want to adjust the results based on any additional assets, savings and spending needs. Consider speaking with a financial advisor (registered as a Financial Security Advisor in Quebec) of your choice to get personalized advice about your plan.

Your product
FPP Account (FPP) **Next**

Save results Step 3 of 4

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?

✓ **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 your **FPP Account**. 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 your **FPP Account** 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. These are separate steps.

The screenshot displays the 'FPP Account - FPP' interface. At the top, it shows the account name and number. Below this is a 'Your risk profile' section with a 'Growth' rating and a brief explanation of the risk level, along with an 'Update asset allocation' link. A notification indicates that the asset allocation hasn't been updated in over a year. The main content area is divided into several sections: 'What is asset mix rebalancing?' with a 'Turn on/turn off asset mix rebalancing' toggle; 'Your future investment instructions' which is further divided into 'Your contributions' and 'Your employer's contributions', both with 'Asset mix rebalancing is turned OFF' and 'Default investment instructions' links; and 'Hands-on investing' with a 'Change future investment instructions' link. At the bottom, there are 'Explore my plan' and 'Go to my plan' links. The 'Your future investment instructions' section is highlighted with a red border in the image.



4 Change future investment instructions

- A**
- 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**.

Change future investment instructions

Choose your funds

FPF Account (FPF)
ACCOUNT #:

Your risk profile
Moderate
You seek a regular flow of income and stability, while generating some capital growth over time. Your tolerance for volatility is moderate and your primary goal is capital preservation with some income.
[Change risk profile](#)
[Compare risk profiles](#)

Select the funds that you want your contributions invested into going forward for your FPF Account. Then, decide what percentage of your contributions should go to each of these funds. The total must be 100% to continue.

Create your own investment instructions

YOUR CONTRIBUTIONS

- 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.
- Fixed income**
Low to moderate-risk funds that invest in government/company bonds. Your returns will fluctuate with changes to interest rates and credit conditions.
- Canadian equity**
Higher-risk funds invested primarily in Canadian companies. Their values will fluctuate more than fixed income funds, but have the potential for a higher return over time.
- Foreign/global equity**
Higher-risk funds invested primarily in companies outside of Canada, including the U.S., Europe, and Asia. They spread out your investments into other markets, which may lower your overall risk. Their values will fluctuate more than fixed income funds, but have the potential for a higher return over time.
- Balanced**
Moderate risk, moderate return funds invested in a mixture of different fund types to lower risk. These include stocks, bonds, and cash.
All balanced funds contain multiple fund types

UBC FPP Balanced Fund
Fee: 0.44%
Current percent of mix: 100%
New percent of mix:
[View details](#)

UBC FPP Fossil Fuel Free Equity and Bond Fund
Fee: 0.58%
New percent of mix:
[View details](#)

INVESTMENT MIX SUMMARY
Choose funds for your future contributions. You can use the information below to help guide you in your decision and see how you align with your risk profile.

Investment mix	Goal investment mix
Cash & equivalents	0%
Fixed income	35.2%
Canadian equity	20.8%
U.S. equity	14.4%
International equity	9.6%
Other	0%
Total	100%

How would you like to set up new instructions for your employer's contributions?
Your employer may also contribute to your product. See your current investment instructions for the future contributions your employer makes.

- Use the investment instructions (you've just set) for your employer's future contributions.
- Set up different investment instructions for your employer's future contributions.

Understand investing fees
Different funds may have higher or lower fees.
[Learn more about the fees you pay](#)

[Cancel](#) [Previous](#) [Next](#)

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).

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.

B Decide if you want to invest your employer's contributions in the same funds. If so, select **Use the investment instructions (you've just set) for your employer's future contributions.**

If not, select **Set up different investment instructions or your employer's future contributions**

A screenshot of a web form. At the top, there's a note: "Moderate-risk, moderate-return funds invested in a mixture of different fund types to lower risk. These include ETFs, bonds, and cash. All balanced funds contain multiple fund types." Below this is a progress bar showing "Total" at "100%". The main heading is "How would you like to set up new instructions for your employer's contributions?". Underneath, it says "Your employer may also contribute to your product. See your current investment instructions for the future contributions your employer makes." There are two radio button options: "Use the investment instructions (you've just set) for your employer's future contributions." (which is selected) and "Set up different investment instructions for your employer's future contributions." Below the options is a section titled "Understand investing fees" with a dollar sign icon and the text "Different funds may have higher or lower fees. Learn more about the fees you pay." At the bottom right are "Cancel", "Previous", and "Next" buttons.

C 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.

A screenshot of a "Terms and conditions" screen. It contains a disclaimer: "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." Below this is a checkbox labeled "I agree to the terms and conditions". Underneath is an "Acknowledgement" section with the text: "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." There is a checkbox labeled "I understand". At the bottom right are "Cancel", "Previous", and "Next" buttons.

D 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.**

A screenshot of a "Success!" confirmation screen. It says "Your changes have been successfully updated." Below this, it displays "Confirmation number: 3D5724151911" and "Effective date: 25 Nov 2020". A disclaimer follows: "Any changes made on weekends, holidays or after 4 p.m. ET on weekdays will take effect the next business day." At the bottom, there's a section titled "Here's what else you can do with your money" with the text "You can move your existing money to different investments." and a blue button labeled "Move your existing money".

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

A Now it's time to move the money that's already in your **FPP Account**.

- If you want to move money invested in your own contributions, select **Your contributions**.
- If you want to move money invested in your employer's contributions, select **Employer's contributions**.
- If you want to move money invested in both, select **Both your and your employer's contributions**.
- Then select **Next**.

TIP! 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.

UBC Faculty Pension Plan
FPP Account - FPP
Account #:

Hi there!
Here's where you'll move your existing money between the funds available in your FPP Account.

Let's choose which contributions you'd like to move.

Both your and your employer's contributions

Employer's contributions

Your contributions

Cancel **Next**



- B**
- 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.

Moving your existing money from current funds

Select a fund or funds from your list and enter the percentage of your existing money that you'd like to move in your FPP Account.

Please note that if you move money out of a fund, you can't move it into the same fund in the same transaction.

CONTRIBUTIONS

Transfer all my money

UBC FPP Balanced Fund

Fees	Balance	Percentage to move
0.44%	\$78,970.03	0 %

[View details](#)

Understand investing fees
Different funds may have higher or lower fees.
[Learn more about the fees you pay](#)

Moving your existing money to your new funds

Here's where you'll choose new funds to move your money to for your FPP 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.

Fixed income
Low to moderate-risk funds that invest in government/company bonds. Your returns will fluctuate with changes to interest rates and credit conditions.

UBC FPP Bond Fund

Fees	Percentage to allocate
0.28%	0 %

[View details](#)

You have 100% left to allocate.

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.