

# Get to know the **Help me do it** approach of target date funds



Under your workplace retirement savings plan, you have a variety of investments to choose from with two distinct investment approaches: **Help me do it** and **Let me do it**.

The **Help me do it** approach, offered by the CMSG BlackRock LifePath® Index Retirement Segregated Funds, provides you with a simple, hands-off approach to investing. This approach makes it easier for you as investing is based on a key life event, such as retirement.

All you have to do is answer one simple question: When do you need your money? Continue reading to learn how target date funds take the confusion out of investing.

The **Let me do it** investment approach lets you build your own portfolio, with funds from a variety of investment asset classes offered in your plan.

## Simple investing is here

### CMSG BlackRock LifePath® Index Retirement Segregated Funds

- CMSG BlackRock LifePath® Index Retirement Segregated Fund 1
- CMSG BlackRock LifePath® Index 2025 Retirement Segregated Fund
- CMSG BlackRock LifePath® Index 2030 Retirement Segregated Fund
- CMSG BlackRock LifePath® Index 2035 Retirement Segregated Fund
- CMSG BlackRock LifePath® Index 2040 Retirement Segregated Fund
- CMSG BlackRock LifePath® Index 2045 Retirement Segregated Fund
- CMSG BlackRock LifePath® Index 2050 Retirement Segregated Fund
- BlackRock LifePath® Index 2055 Retirement Segregated Fund
- BlackRock LifePath® Index 2060 Retirement Segregated Fund



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## How do target date funds help you save?

Target date funds are pre-built funds with a targeted maturity date (e.g. 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060) structured to coincide with a key life event (the year you want to access your savings). These funds have an asset mix that changes throughout the life of the fund and adjusts automatically as the fund approaches its targeted maturity date. As the fund draws closer to maturity, your exposure to higher-risk investments automatically decreases and the proportion of lower-risk investments (like bonds) increases. This means that as your target date approaches, the funds gradually (and automatically) become less risky.

## Are you locked into a target date fund until maturity?

If you choose to invest in any of the CMSG BlackRock LifePath® Index Retirement Segregated Funds, or if you default into the one with the maturity date closest to your 65<sup>th</sup> birthday, you can transfer out of that fund at any time before maturity. This is because you're not locked into that specific fund until its maturity date. For instructions on how to update your investment selection, see below.

## What are the advantages of a target date fund?

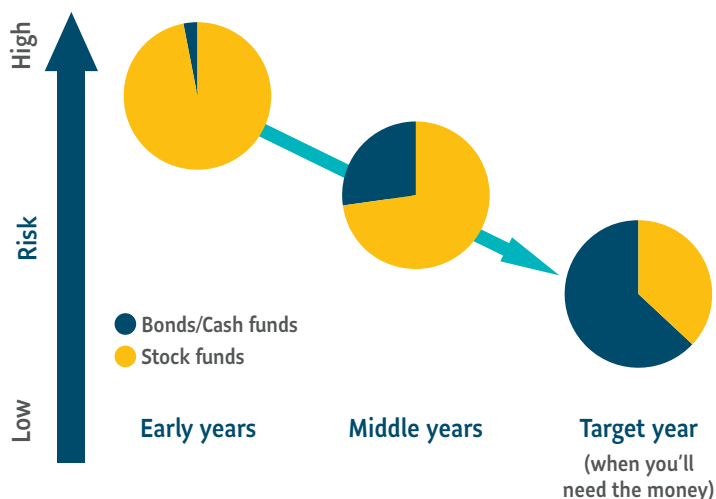
In the early years, when investors generally seek to maximize returns while potentially having additional time to tolerate short-term fluctuations, each fund's asset allocation gives preference to the equity market. Then, as you and the fund get closer to your target date, the funds gradually move more money out of equities and into fixed income and cash, with the goal of protecting the accumulated value of your account.

There are no charges for transfers. However, if you make a transfer into a fund followed by a transfer out of the same fund within 30 calendar days, a two per cent fee will be charged. This fee is not charged on Guaranteed Investments Accounts (GIA), directly held stock and money market fund transactions.

### CMSG BlackRock LifePath® Index Retirement Segregated Funds

When your LifePath Fund gets to the target year, it will have reached its most conservative level.

### How a LifePath Fund changes over time



## What happens on your target date?

When your CMSG BlackRock LifePath® Index Retirement Segregated Fund gets to the target date, your money will remain in the matured fund for up to five years when it will automatically transfer to the CMSG BlackRock LifePath® Index Retirement Segregated Fund 1. You can choose to move your money to this fund at any time during the five years. It holds a blend of investments that many investors find appropriate for retirement years: About one-third in stocks and the rest in bonds and money market funds.

## Where do you view/ make changes to your investments?

You can learn more about the CMSG BlackRock LifePath® Index Retirement series of target date funds and the other investment options offered under your plan, at [mySunLife.ca/cmsgwp](https://mysunlife.ca/cmsgwp). Once you've signed in, select **my financial centre > Accounts > Investment performance**. Then select:

- **Rates of Return and Unit Values** to see the performance of funds available in your plan; or
- **Fund Report** to access tools and information about your funds.

To update your investment selections, select **Requests > Change investments**.

You can also update your account by calling Sun Life at **1-866-733-8612** any business day from 8 a.m. to 8 p.m. ET. There are no charges for transfers. However, a two per cent fee may be charged if you make a transfer into a fund followed by a transfer out of the same fund within 30 calendar days.

## How do target date funds work?

By choosing the right target date fund, the active decision-making is taken care of for you because you simply choose the fund that is closest to your target date, or when you need your money. You just need to monitor the performance of the fund from time to time. If you don't actively select a target date fund, your assets will be invested in the plan's default fund, the CMSG BlackRock LifePath® Index Retirement Segregated Fund with the maturity date closest to the year you turn 65. For example, if you turn 65 in 2034, your default is the CMSG BlackRock LifePath® Index 2035 Retirement Segregated Fund.

Date of birth range		Suggested CMSG BlackRock LifePath® Index Retirement Segregated Fund
From	To	You should invest in the...
Pre-June 30, 1952	June 30, 1952	CMSG BlackRock LifePath® Index Retirement Segregated Fund 1
January 1, 1961	December 31, 1965	CMSG BlackRock LifePath® Index 2025 Retirement Segregated Fund
January 1, 1966	December 31, 1970	CMSG BlackRock LifePath® Index 2030 Retirement Segregated Fund
January 1, 1971	December 31, 1975	CMSG BlackRock LifePath® Index 2035 Retirement Segregated Fund
January 1, 1976	December 31, 1980	CMSG BlackRock LifePath® Index 2040 Retirement Segregated Fund
January 1, 1981	December 31, 1985	CMSG BlackRock LifePath® Index 2045 Retirement Segregated Fund
January 1, 1986	December 31, 1990	CMSG BlackRock LifePath® Index 2050 Retirement Segregated Fund
January 1, 1991	December 31, 1995	BlackRock LifePath® Index 2055 Retirement Segregated Fund
January 1, 1996	December 31, 2000	BlackRock LifePath® Index 2060 Retirement Segregated Fund

## We can help



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Call us at **1-866-733-8612** | Monday to Friday | 8 a.m. to 8 p.m. ET



Consider speaking with a financial advisor (registered as a Financial Security Advisor in Quebec) of your choice to get personalized advice about your plan.