

Welcome to The Canadian Merchant Service Guild Western Branch Pension Plan (Towboats)

The **Canadian Merchant Service Guild (CMSG)** believes in assisting its members in preparing for a financially secure future. With this in mind, the **Canadian Merchant Service Guild Western Branch Pension Plan (Towboats)** provides members with a convenient and cost-effective way to save.

Whatever your unique plans are for the future, you need money to make it all happen, and that's where your pension plan comes in – and why saving at work is one of the best investments in your future that you'll ever make. Both you and your employer contribute to the program based on the collective bargaining agreement between your employer and the Guild.

What's in it for you?

Extra money: You keep more of your hard earned money where it belongs – in your pension plan account because both you and your employer contribute to the program based on the collective bargaining agreement between your employer and the Guild.

Competitive management fees: Because of the combined buying power of the Plan and Sun Life, you pay fees that are lower than what you would pay on your own at a bank or mutual fund company. When you pay lower fees, more of your hard-earned money is invested and growing for you.

Professional investment managers: The funds available under your plan are managed by some of Canada's leading investment managers.

No commission fees: When you invest through your plan, you save more money for your retirement because you pay no commission fees.

Exclusive investment funds only available to group plans: Contributions to your plan can be invested in a variety of investment funds. You decide how your contributions are invested. Some of the funds available to you are unique and only available to group plan members. You won't find these funds if you invest on your own at a bank or mutual fund company.

Easy access to your account anytime: Sun Life offers easy ways to get your account information when you want it. Our Plan Member Services website, Customer Care Centre, Automated Telephone System and account statements are available to help you manage your account.

If you have any questions, you may speak with a Sun Life Customer Care Centre representative by calling **1-866-733-8612** any business day from 5 A.M. to 5 P.M. PT.

As a member of the **Canadian Merchant Service Guild Western Branch Pension Plan (Towboats)**, you're responsible for making investment decisions and for using the tools and information that have been provided to help you make these decisions. You should also decide if seeking investment advice from a qualified individual makes sense for you.