



Preparing to meet with a Sun Life Retirement Consultant or your advisor

If you are meeting with a Sun Life Financial Retirement Consultant the following list will help you prepare.

Essential:

- Bring valid government issued photo ID, such as a driver's licence or passport.
- Review your current pay statement to understand your current income picture. Login to [My Human Resources](#). Under 'Payroll & Compensation' select 'View Earnings Statements'.
- Bring a void cheque if you plan to complete application forms. This will confirm information about the account where you wish payments to be deposited.
- Bring your Social Insurance Number and your spouse's (if applicable).

Helpful:

- Review your budget today and in retirement. What are the essentials and what is discretionary?
- Consider your income requirements:
 - What expenses will increase, decrease, stop, start?
 - Do you anticipate different income needs five years after you retire? 10 years? 20 years?
 - Determine your benefits payable from CPP and OAS. Consider how the benefit changes based on your age when you stop working and/or start receiving benefits. You can view this information if you establish a [My Service Canada Account](#), or you can request an estimate from Service Canada using this form - [http://www.servicecanada.gc.ca/eforms/forms/sc-isp-1003\(2014-03-03\)e.pdf](http://www.servicecanada.gc.ca/eforms/forms/sc-isp-1003(2014-03-03)e.pdf)
- What sources of income does your spouse have? Gather information on their employer pension plan, CPP, OAS and other personal savings.
- Bring your last Annual Statement for your Western Pension Plan.
- Consider any unique family circumstances that will be relevant to your planning such as a disabled dependent child, inheritance, citizenship and residency.

It is up to you how much information you choose to share with your Sun Life Retirement Consultant or advisor, however the more open you can be, the better they will be able to assist you. Please note that these meetings are confidential. Western does not receive any identifying information from Sun Life.

My questions:

Important: Please note that this document was prepared by Western Human Resources and is provided through Sun Life Financial as a courtesy to Western clients.