

# Welcome to the **Western Pension Plan!**



Western University and Sun Life are pleased to welcome you to your workplace plan. You'll soon have access to an exceptional member experience: innovative financial planning tools, self-serve technology and investment advice on your pension plan options. This guide is your checklist to help you get started saving for your future.

## **As a new member of the Western Pension Plan, complete these 4 steps to finalize your enrolment.**

1. Watch for a welcome letter from Sun Life at your home address.
2. Register for access to **[mysunlife.ca/western](https://mysunlife.ca/western)**, using the account number in your welcome letter. It will start with 03479 followed by your employee number.
3. Complete your enrolment by choosing your investments, adding any voluntary contributions, and naming your beneficiary.
4. Explore the site! Make the most of your plan by taking advantage of the tools and resources available to you.

If you need help,  
call the Sun Life  
Welcome Team at

**1-866-292-3664**

8 a.m. to 8 p.m. ET,  
Monday to Friday.

We'll help you get online,  
review your contributions and  
choose your investments.



Register for access to [mysunlife.ca/western](https://mysunlife.ca/western) to explore our tools and manage your plan. You can:

### ☐ Manage your investments

What type of investor are you?

Use the **Asset allocation tool** to find out how much risk you're willing to take when it comes to investing. This can help you choose the right funds. Find it by selecting **Manage plan > my plan > Tools > Asset allocation**.

How are the funds in your plan doing?

See the funds available in your plan, along with their performance information. You can also explore more advanced **Morningstar®** tools. Select **Manage plan > my plan > Plan overview > View available investments**.

Update your investments

At enrollment, we set your investments to your plan's default fund, Balanced Growth. The default fund isn't a recommendation. You're responsible for directing the investment of all contributions in your account. To update your investments, select **Manage plan > my plan > Make a change > Change investments**.

### ☐ Find out how much you need for retirement

The **Retirement planner** helps you figure out how much you need to save to meet your personal retirement goals. It saves the information you enter so you can review it any time and see your progress. To use this tool, select **Manage plan > my plan > Tools > Retirement planner**.

If you want your savings to add up faster, you can make voluntary contributions up to the maximum allowed by the Income Tax Act. You may also transfer savings from your personal Registered Retirement Savings Plan (RRSP) or from a previous employer's pension plan to the Western Pension Plan. To save more select

**Manage plan > my plan > Put money in > Manage payroll contributions**.

### ☐ Name your beneficiary

Your beneficiary is the person(s) or organization(s) that you choose to receive your pension benefit after your death. Your beneficiary is subject to the rights of married and common law spouses under pension legislation. If you do not name a beneficiary, the default beneficiary will be your estate. You can review and update your beneficiary information for your Western Pension Plan quickly and easily online. Select **Manage plan > Manage beneficiaries**.

### ☐ Explore my plan

Discover more about your pension plan, investing basics and your product features all in one place. Find it by selecting **Manage plan > my plan** from the right-hand side on the **Home** page.

## We're here to help

- **Go mobile:** Check your balances and see how your funds are doing. Download the **my Sun Life mobile app** on Google Play or the Apple App Store
- Sign in to [mysunlife.ca/western](https://mysunlife.ca/western) for tools, articles and videos. Chat with us online for additional support.
- 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.