Land Acknowledgement
Why an overview?

Long history of the Western Defined Contribution Pension Plans (DCPPs)
- University of Western Ontario Pension Plan for Members of the Academic Staff
- University of Western Ontario Pension Plan for Members of the Administrative Staff

Governed by the Western Pension Boards

Investment Options have evolved over time

Awareness of the inter-connectedness of the options

Understanding how to take action on your account
- Choosing Your Investments in the Western Pension Plans (8 mins)
  [mysunlife.ca/western](mysunlife.ca/western) (no login needed!)
Plan Governance

- Choice of investment funds
- Decide asset mix within funds
- Select, monitor and review managers and their mandates

Elected Academic Board Members:
- Steve Kopp (Chair)
- Stephen Foerster
- Barry Hawn
- Donna Kotsopoulos

Elected Administrative Board Members:
- Ab Birch (Chair)
- Rachel Halaney
- Jim Loupos
- Elana Whelan

University Appointed Members (common to both Boards):
- Louise Koza
- Eric Mallory
- Jane O’Brien
7 Principles for Plan Management

1. Offer members the broad and diversified **CHOICE** of both investment and retirement vehicles.
2. Maintain **FAIRNESS** among members in plan operations.
3. Provide investment alternatives which possess high **LIQUIDITY**.
4. Assist members in making **WELL—INFORMED DECISIONS** about investment and retirement alternatives.
5. Solicit information about and be **RESPONSIVE TO MEMBER PREFERENCES** regarding the plan.
6. Use **PRUDENCE** in assessing and reviewing plan decisions and operations.
7. Assure **COST EFFECTIVE ADMINISTRATION** of plan operation.
Why the change to the Diversified Equity Segregated Fund?

- Periodic comprehensive review
- Impacts most plan members: directly or through the Balanced portfolios
- Continues to offer built-in asset allocation support and broad diversification
- Moving from dedicated regional investment strategies to more flexible strategies delivered by global managers with a broader expertise in world markets, inclusive of Canada.

No action is required by members as a result of this change.

To do: continue to monitor that your investment mix aligns with your financial goals and investment risk tolerance.
Investment options for Western members: Balanced Portfolios

- “Help me do it” with pre-set portfolios of Equity and Fixed Income
- Offers diversification \textit{within and across} asset classes
- Balanced Growth: plan default for new members
Investment options for Western members: Balanced Portfolios

Balanced Growth Portfolio
- Canadian Equity - 14%
- US Equity - 7%
- International Equity - 7%
- Global Equity - 24.5%
- Global Small Cap Equity - 3.5%
- Global Low Volatility Equity - 7%
- Emerging Markets Equity - 7%
- Fixed Income - 30%

Balanced Income Portfolio
- Canadian Equity - 6%
- US Equity - 3%
- International Equity - 3%
- Global Equity - 10.5%
- Global Small Cap Equity - 1.5%
- Global Low Volatility Equity - 3%
- Emerging Markets Equity - 3%
- Fixed Income - 70%

- Automatically re-balances to the underlying mix
- There are lots of eggs in the basket!
Investment options for Western members: Diversified Funds

Diversified Bond Segregated Fund

- Canadian Bonds - 64.4%
- Non-Canadian Bonds - 25.6%
- Commercial Mortgages - 10%

Diversified Equity Segregated Fund

- Canadian Equity - 20%
- US Equity - 10%
- International Equity - 10%
- Global Equity - 35%
- Global Small Cap Equity - 5%
- Global Low Volatility Equity - 10%
- Emerging Markets Equity - 10%

- Incorporates strategies not available as stand-alone “let me do it” options
- Offers diversification within the Fixed Income asset class OR the Equity asset class
Investment options for Western members: Strategy-Specific Funds

- Three primary asset classes
- “Let me do it” options combined by you to create a personal portfolio
- Individually, offers less diversification than the Balanced or Diversified options

*All Western Investment options are Segregated Funds, meaning the assets are held separately or segregated from the general assets of Sun Life and are therefore not available to Sun Life or Sun Life’s creditors.*
Investments vary by risk & return
Know your investment personality

Help me do it
Western sample portfolios

Let me do it
Balanced
Fixed income
Equities
Asset allocation tool

mysunlife.ca/western>
Resource Centre>
my money tools >
Asset allocation
Compare risk profiles

Risk profiles

The information below should help you to compare how your target mix matches up against the other target mix results that are provided by the Asset allocation tool.

Growth (Current)

You can tolerate relatively high volatility. You realize that over time, equity markets usually outperform other asset classes, but you are not comfortable having all your investments in equity for long-term capital growth with some level of risk.

Conservative

You have a need for a predictable flow of income or have a relatively short investment horizon. Your...

Moderate

You seek a regular flow of income and stability, while generating some capital growth over time...

Cash & Equivalents: 0%
Fixed Income: 30%
Canadian Equity: 25%
US Equity: 25%
International Equity: 20%

Conservative

Cash & Equivalents: 20%
Fixed Income: 50%
Canadian Equity: 15%
US Equity: 10%
International Equity: 5%

Moderate

Cash & Equivalents: 10%
Fixed Income: 40%
Canadian Equity: 20%
US Equity: 15%
International Equity: 15%
Western sample portfolios

Balanced

- 60% Diversified Bond
- 40% Diversified Equity

Balanced Growth

- 70% Diversified Bond
- 30% Diversified Equity
## Let me do it

<table>
<thead>
<tr>
<th>Fund</th>
<th>Asset class</th>
</tr>
</thead>
</table>
| Cash & equivalents | Money Market Segregated Fund  
Guaranteed Daily Interest Account (GDIA) |
| Fixed Income  | Diversified Bond Segregated Fund  
Canadian Bond Segregated Fund  
Long Term Bond Segregated Fund |
| Balanced      | Balanced Income Segregated Fund  
Balanced Growth Segregated Fund |
| Equity        | Diversified Equity Segregated Fund  
Canadian Equity Segregated Fund  
U.S. Equity Hedged Segregated Fund  
U.S. Equity Unhedged Segregated Fund  
Non-North American Equity Segregated Fund  
Socially Responsible Global Equity Segregated Fund |

### REVIEW INVESTMENT MIX

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Current investment</th>
<th>Goal investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; equivalents</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Fixed income</td>
<td>0.00%</td>
<td>40.00%</td>
</tr>
<tr>
<td>Canadian equity</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>U.S. equity</td>
<td>0.00%</td>
<td>25.00%</td>
</tr>
<tr>
<td>International equity</td>
<td>0.00%</td>
<td>30.00%</td>
</tr>
<tr>
<td>Other</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Goal</td>
<td></td>
<td>150.00%</td>
</tr>
</tbody>
</table>
Change your investment instructions

- **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.

- **U.S. equity**
  
  Higher-risk funds invested primarily in U.S. companies. Their values will fluctuate more than fixed income funds, but have the potential for a higher return over time.

- **International equity**
  
  Higher-risk funds invested in companies outside of North America, including 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.

- **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.

**How it works**

- Rebalancing occurs on the night of the third last business day of the month.

- I have reviewed and confirm my asset mix rebalancing information for my Academic Staff Pension Plan.
Investment performance

Morningstar® @ mysunlife.ca

my financial centre > Accounts > Investment performance

• Compare funds
• Get historical rates of return
• Learn about fund objectives

You’ll need your sign-in ID and password

OR

You can also access your Sun Life account using your Western credentials at www.uwo.ca/hr
Life's brighter under the sun

FEES MATTER
## How your fees compare

<table>
<thead>
<tr>
<th>Fund category (domiciled)</th>
<th>Median retail fees¹</th>
<th>Western’s average FMFs *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bond</td>
<td>0.99%</td>
<td>0.17%</td>
</tr>
<tr>
<td>Balanced</td>
<td>1.94%</td>
<td>0.40%</td>
</tr>
<tr>
<td>Equity</td>
<td>1.98%</td>
<td>0.37%</td>
</tr>
</tbody>
</table>

Less is more

Savings after 10 years
(Total contributions $60,000)

- 2% return: $72,852
- 1% return: $77,047
- $4,195 more

Savings after 30 years
(Total contributions $180,000)

- 2% return: $320,577
- 1% return: $382,514
- $61,937 more

Assumptions: $6,000 annual contribution | 5.5% total rate of return
Tools and resources at Sun Life

**my Sun Life Mobile app**
Download it today from Google Play and the Apple App Store

**1-866-733-8612**
8 a.m. to 8 p.m. ET | Any business day

**mysunlife.ca/western**

**Your quarterly statements**
Consider going paperless – we’ll email you when your statements are available

1-866-733-8612
8 a.m. to 8 p.m. ET | Any business day
my investment advice

Call 1-866-733-8612 | 8 a.m. to 8 p.m. ET | Any business day

Sun Life specialists can:

• Help you determine how comfortable you are with investment risk
• Review your plan’s investment options
• Provide advice on which funds are most appropriate for you
• Complete your transactions over the phone with your consent
Remember

1. Ask yourself if you’re saving enough
2. Create short- and long-term financial goals
3. Review your investments regularly
Financial wellness webinar series

Sunlife.ca/MyMoney

Choose the topics, dates and times that work for you

• Investing: The Essential
• Connect with your money
• Creating your financial roadmap
• Building your wealth
• Save for retirement now
Western’s Winter Wellness Weeks on now to February 19th

Coming up:

- **5 Steps to Boost your Financial Health**
  - Feb 16 at 1 pm

- **5 Buckets Principle**
  - Feb 17 at 9:15 or 1:15

- **Investing: The Essentials**
  - Feb 18 at 12 pm

Daily: Personal 1:1 Consultations with a Sun Life Education Consultant

Visit: [www.uwo.ca/hr](http://www.uwo.ca/hr)

Explore the new wellness platform and complete the Scavenger Hunt!

- **Early-Bird Draw:** FitBit Inspired 2  
  *Feb 25, 12pm*

- **Final Draw:**
  1. #1 – Mustang Athletic Wear  
     *Mar 5, 12pm*
  2. #2 – Western Travel Mug
  3. #3 – You Are Awesome by Neil Pasricha

Visit: [https://www.uwo.ca/hr/benefits/eap/rewards.html](https://www.uwo.ca/hr/benefits/eap/rewards.html)
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