



Important updates to your investments

One of the responsibilities of your Board of Trustees is to review the investment options offered under the **University of Winnipeg Defined Contribution Pension Plan & Group RRSP**, which is provided by Sun Life Financial.

The Board of Trustees recently completed a comprehensive assessment of your plan's investment fund options. Funds were evaluated to determine if:

- sufficient choice was offered to enable you to build a portfolio to meet your specific investment objectives;
- there were similar funds within the same asset category that could be removed to help simplify your investment decisions; and
- there were any funds with performance or investment approach concerns.

As a result of this review, your Board of Trustees decided to update the fund lineup offered under your plan. Read this communication to learn more about these changes and what they mean to you.

What's changing?

As of **April 24, 2012**, the **Sun Life Financial Universe Bond Index Segregated Fund** was added to your plan. This fund offers fund management fees (FMEs) at a rate 0.05% lower than the **Beutel Goodman Income Segregated Fund** it will replace. Also as of **June 26, 2012**, a fund will be eliminated from your plan's list of investment options. The **Beutel Goodman Balanced Segregated Fund** currently in your fund lineup will replace the **BonaVista Balanced Segregated Fund**.

You have until 3 p.m. ET on **June 22, 2012** to transfer any assets (known as an interfund transfer) invested in any of the discontinued funds to one of the remaining funds and to update your investment instructions for future contributions. Any assets remaining in the closed funds on **June 22, 2012**, or any future contributions that are not re-allocated as of this date, will be automatically transferred to the replacement funds noted above.



Fund change table

New fund(s)	Discontinued fund(s)	Replacement fund(s)
Sun Life Financial Universe Bond Segregated Fund	BonaVista Balanced Segregated Fund Beutel Goodman Income Segregated Fund	Beutel Goodman Balanced Segregated Fund Sun Life Financial Universe Bond Segregated Fund

Your new investment options

Listed in this table are the new **University of Winnipeg Defined Contribution Pension Plan & Group RRSP** investment options as of **June 26, 2012**, with their fund management fees (FMFs). Please note the name changes to some of the funds below.

Asset class	New fund lineup	FMF*
Pre-built options Target date (lifecycle)	MFS MB LifePath™ Retiree Segregated Fund (name change)	0.65%
	MFS MB LifePath™ Retirement 2015 Segregated Fund (name change)	0.63%
	MFS MB LifePath™ Retirement 2020 Segregated Fund (name change)	0.68%
	MFS MB LifePath™ Retirement 2025 Segregated Fund (name change)	0.73%
	MFS MB LifePath™ Retirement 2030 Segregated Fund (name change)	0.79%
	MFS MB LifePath™ Retirement 2035 Segregated Fund (name change)	0.80%
	MFS MB LifePath™ Retirement 2040 Segregated Fund (name change)	0.79%
	MFS MB LifePath™ Retirement 2045 Segregated Fund (name change)	0.80%
	MFS MB LifePath™ Retirement 2050 Segregated Fund (name change)	0.80%
Build your own Guaranteed	SLFT 5 Year GIC	N/A
Money market	Sun Life Financial Money Market Segregated Fund	0.19%
Fixed income (Bond)	Sun Life Financial Universe Bond Segregated Fund	0.54%
	TDAM Universe Bond Index Segregated Fund	0.39%
Balanced	Beutel Goodman Balanced Segregated Fund	0.62%
	MFS McLean Budden Responsible Balanced Segregated Fund (name change)	0.60%
	TDAM Balanced Index Segregated Fund	0.41%
Canadian equities	BlackRock Active Canadian Equity Segregated Fund	0.66%
	Jarislowsky Fraser Canadian Equity Segregated Fund	0.54%
	MFS McLean Budden Canadian Equity Core Segregated Fund (name change)	0.54%
	MFS McLean Budden Responsible Canadian Equity Segregated Fund (name change)	0.61%
	TDAM Canadian Equity Index Segregated Fund	0.40%
Foreign equities	Beutel Goodman American Equity Segregated Fund	0.65%
	Beutel Goodman Global Equity Segregated Fund	0.90%
	MFS McLean Budden Global Research Segregated Fund A (name change)	0.57%
	MFS McLean Budden Responsible Global Research Segregated Fund (name change)	0.61%
	MFS Global Equity Segregated Fund	0.80%
	TDAM Global Equity Index Segregated Fund	0.50%
	TDAM U.S. Market Index Segregated Fund	0.42%

*FMFs as at March 31, 2012. The FMFs displayed in this document do not include the applicable sales tax. However, these taxes are still charged to your account. FMFs include, but are not limited to, fund operating expenses and investment management fees plus applicable sales tax.

Update your retirement portfolio

You can access Sun Life Financial's Plan Member Services website to update the investment options in your retirement portfolio. But, before you do this, follow these steps to ensure your investment strategy is right for you.

Step 1 – Getting started

Sign in to **mysunlife.ca** using your personal access ID and password and select **my info Café** on the **Home** page.

Step 2 – How comfortable are you with investment risk?

You can determine your comfort level with investment risk by completing the **my money** Investment risk profiler. Once you've signed in, select **my money tools** under the **Resource Centre** drop-down menu and select **Continue** to begin.

Step 3 – What's your vision of retirement?

Planning can be easy with the **Retirement planner**. The planner will suggest a retirement lifestyle based on the information you enter about your current income, additional savings and your investment risk tolerance. To access this tool, select **my money tools** under the **Resource Centre** drop-down menu followed by **Retirement planner**.

Step 4 – Learn about your investment options

You can learn more about the investment options offered in the **University of Winnipeg Defined Contribution Pension Plan & Group RRSP** through **Morningstar®**, a leading provider of investment news and analysis. Simply select **Investment performance** under the **Accounts** drop-down menu followed by the **Morningstar®** link.

Step 5 – Update your investments

To update your investment selections, select **Change investments** under the **Requests** drop-down menu. You can also update your account by calling Sun Life Financial's Customer Care Centre at **1-866-733-8612** any business day from 7 a.m. to 7 p.m. CT.

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.

Your access ID and password

You'll need a personal access ID and password to access your account online or by phone.

Don't have an access ID or password?

Sign in to **mysunlife.ca** using your account number (see your welcome letter or your statement for this number) and select the **Register now** link.

- If you don't have your access ID, select **Forgot your access ID?**
 - If you don't have your password, select **Forgot your password?**
-

Questions?

You can contact Sun Life Financial's Customer Care Centre at **1-866-733-8612** from 7 a.m. to 7 p.m. CT any business day. This number also connects you to the automated telephone system 24-hours-a-day, seven-days-a-week.

Know your responsibilities

As a member of the **University of Winnipeg Defined Contribution Pension Plan & Group RRSP**, 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.