



The University of Winnipeg Group RRSP

Important changes to your investment options

The University is committed to ensuring you have a retirement savings plan that helps you reach your saving goals. The Board of Trustees recently conducted a survey to obtain participating member feedback on the University of Winnipeg Group RRSP. Based on the results from this survey, the Board of Trustees decided to update the plan's fund lineup.

Read this communication to learn about these changes and what they mean to you.

What's changing?

As of **August 9, 2010**, a selection of funds were added to the **University of Winnipeg Group RRSP**. Also as of **December 9, 2010**, a number of funds will be eliminated from your plan's list of investment options. You have until **December 6, 2010**, to transfer your 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 as of this date, or any future contributions that are not re-allocated as of this date, will be automatically transferred to a similar replacement fund.

Fund change table

This table lists your plan's new segregated funds:

Build your own options	Pre-build option -- target date funds
SLA 5 Year Guaranteed Fund	McLean Budden LifePlan™ Retirement 2015 Segregated Fund
Beutel Goodman Income Segregated Fund	McLean Budden LifePlan™ Retirement 2020 Segregated Fund
Beutel Goodman Balanced Segregated Fund	McLean Budden LifePlan™ Retirement 2025 Segregated Fund
BonaVista Balanced Segregated Fund	McLean Budden LifePlan™ Retirement 2030 Segregated Fund
BlackRock Active Canadian Equity Segregated Fund	McLean Budden LifePlan™ Retirement 2035 Segregated Fund
Jarislowsky Fraser Canadian Equity Segregated Fund	McLean Budden LifePlan™ Retirement 2040 Segregated Fund
UBS (Canada) – Canadian Equity Segregated Fund	McLean Budden LifePlan™ Retirement 2045 Segregated Fund
Beutel Goodman American Equity Segregated Fund	McLean Budden LifePlan™ Retirement 2050 Segregated Fund
Beutel Goodman Global Segregated Fund	McLean Budden LifePlan™ Retiree Segregated Fund
MFS Global Equity Segregated Fund	
TDAM Global Equity Index Segregated Fund	



This table lists your plan's discontinued funds and their corresponding replacement funds:

Discontinued segregated funds	Replacement funds
CC&L Group Bond Segregated Fund	Beutel Goodman Income Fund
Leg Mason Western Asset Canadian Income Fund	Beutel Goodman Income Fund
McLean Budden Fixed Income Fund	Beutel Goodman Income Fund
CC&L Group Balanced Plus Fund	BonaVista Balanced Fund
McLean Budden Balanced Growth Fund	Beutel Goodman Balanced Fund
CC&L Group Canadian Equity Fund	BlackRock Active Canadian Equity
Fidelity True North Fund	BlackRock Active Canadian Equity
McLean Budden Canadian Equity Growth Fund	Jarislowsky Fraser Canadian Equity Fund
Fidelity Global Fund	MFS Global Equity Fund
Trimark Fund	MFS Global Equity Fund
UBS (Canada) U.S. Equity Fund	Beutel Goodman American Equity Fund
Russell Overseas Equity Fund	McLean Budden Global Equity Fund
Russell LifePoints® Balanced Growth Portfolio	Target date fund (McLean Budden LifePlan™ Retirement Fund closest to, but not exceeding, your 65th birthday.)
Russell LifePoints® Balanced Income Portfolio	
Russell LifePoints® Balanced Long-Term Growth Portfolio	

Your new investment options

Listed in this table are all the investment options offered under the **University of Winnipeg Group RRSP** as of **December 9, 2010**, with their fund management fees (FMFs).

Asset class	New segregated fund lineup	FMFs*
Pre-built options Target date (lifecyle)	McLean Budden LifePlan™ Retirement 2015 Segregated Fund	1.45%
	McLean Budden LifePlan™ Retirement 2020 Segregated Fund	1.52%
	McLean Budden LifePlan™ Retirement 2025 Segregated Fund	1.56%
	McLean Budden LifePlan™ Retirement 2030 Segregated Fund	1.62%
	McLean Budden LifePlan™ Retirement 2035 Segregated Fund	1.61%
	McLean Budden LifePlan™ Retirement 2040 Segregated Fund	1.62%
	McLean Budden LifePlan™ Retirement 2045 Segregated Fund	1.62%
	McLean Budden LifePlan™ Retirement 2050 Segregated Fund	1.62%
	McLean Budden LifePlan™ Retiree Segregated Fund	1.44%
Build your own		
Guaranteed	Sun Life Assurance 5 Year Guaranteed Fund	N/A
Money market	Sun Life Financial Money Market Fund	0.98%
Fixed income (Bond)	Beutel Goodman Income Fund	1.45%
	TDAM Canadian Bond Index Fund	1.21%
Balanced	Beutel Goodman Balanced Fund	1.44%
	BonaVista Balanced Fund	1.57%
	TDAM Balanced Index Fund	1.22%
	McLean Budden Select Balanced Fund	1.43%
Canadian equities	BlackRock Active Canadian Equity	1.48%
	Jarislowsky Fraser Canadian Equity Fund	1.34%
	McLean Budden Select Canadian Equity Fund	1.45%
	TDAM Canadian Equity Index Fund	1.21%
	UBS (Canada) - Canadian Equity Fund	1.36%
Foreign equities	Beutel Goodman American Equity Fund	1.46%
	Beutel Goodman Global Fund	1.73%
	McLean Budden Global Equity Fund	1.64%
	McLean Budden Select Global Equity Fund	1.47%
	MFS Global Equity Fund	1.98%
	TDAM Global Equity Index Fund	1.48%
	TDAM U.S. Market Index Fund	1.22%

FMFs as at June 30, 2010. 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.

About your pre-built option(s)

Your plan offers you a pre-built investment approach – target date (lifecycle) funds.

These funds are structured to coincide with a key life event, such as retirement, and have asset mixes that adjust automatically as you get closer to your target date. All you have to do is determine your target date and invest in the fund that most closely matches this date.

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 **www.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 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 **Transfer** or **Investment Instructions** under the **Requests** dropdown 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 8 A.M. to 8 P.M. ET.

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 **www.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?**

Better fee disclosure!

Both the University of Winnipeg and Sun Life Financial are committed to better disclosure of the fees you pay on your investments. At the end of November you will be able to see the amount of fees that you pay come out of your account each month. Currently, your fees are hidden in the unit value and although you know the percentage you pay, it's been difficult to calculate the exact amount. You've always paid these fees but now you'll see them each month online and on your member statements.

Information sessions coming!

A representative from Sun Life Financial will hold the following information sessions. Watch for more information about session locations.

October 18, 2010, from 9 to 10:30 A.M.

October 19, 2010, from 4 to 5:30 P.M.

October 20, 2010, from 12:30 to 2 P.M.

Questions?

You can contact Sun Life Financial's Customer Care Centre at **1-866-733-8612** from 8 A.M. to 8 P.M. ET 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 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 review your investment selection periodically to ensure it aligns with your personal circumstances and rebalance your investments if necessary. You should also decide if seeking investment advice from a qualified individual makes sense for you.