

# The Canadian Merchant Service Guild Western Branch Pension Plan (Towboats)



Your Pension Plan will transition to Sun Life Financial (Sun Life) effective **January 1, 2013**.

## Actions to consider in the coming months

- **Sign up for an upcoming in-person education session through the following link:** <http://slf.CMSG-Pension-Plan-Education-Registration.sgizmo.com/s3/>. If you do not have access to the internet, you can sign up for either an in-person or online session by calling the Sun Life Customer Care Centre at 1-866-733-8612, weekdays from 5 a.m. to 5 p.m. PT.
- **Register for your online account at [mysunlife.ca/cmsgwp](http://mysunlife.ca/cmsgwp).** You will receive a welcome letter in the mail later in October from Sun Life, which includes your account number and instructions on how to register for your access ID and password.

*While you are not required to re-enrol, once you receive your welcome letter, we encourage you to:*

- **Review your new investment options** and consider making an active investment decision. You can do this online through [mysunlife.ca/cmsgwp](http://mysunlife.ca/cmsgwp), or using the paper form provided in the transition package you will receive later in October at your home.
- **Take the time to choose a beneficiary for your pension plan.** While your current beneficiary will transfer to Sun Life from your current record keeper, this choice may or may not reflect your most up-to-date personal situation. You can do so online, or on paper.

## If you do not enrol

- 1) Your ongoing contributions and your asset transfer will be directed to the target date fund with the year closest to the year in which you turn 62. This age was chosen as the average retirement age of CMSG plan members. Keep in mind, however, that you can change your investment instructions at any time in the future.
- 2) Your beneficiary on file with your current record keeper will transfer to Sun Life.

Here is your transition timeline.

### OCTOBER 2012

- Review your transition package from Sun Life.

### NOVEMBER 2012

- Attend an education session, either online or in-person.

### JANUARY 2013

- Watch for a communication that explains your move from your current record keeper.
- Your assets with your current record keeper will transfer to Sun Life during the first quarter of 2013.

### FEBRUARY 2013

- Your first contribution will be made into your Sun Life account.

**Watch for more information, coming soon!**



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