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What do I have to do?

If you are currently making pension contributions to or have existing assets in the BlackRock Universe Bond Index Segregated Fund, please update your investment instructions **before 11:59 p.m. ET on October 16, 2018**.

If you are not currently invested in the BlackRock Universe Bond Index Segregated Fund, you may wish to consider how the new PH&N Core Plus Bond Segregated Fund fits into your pension investment strategy.

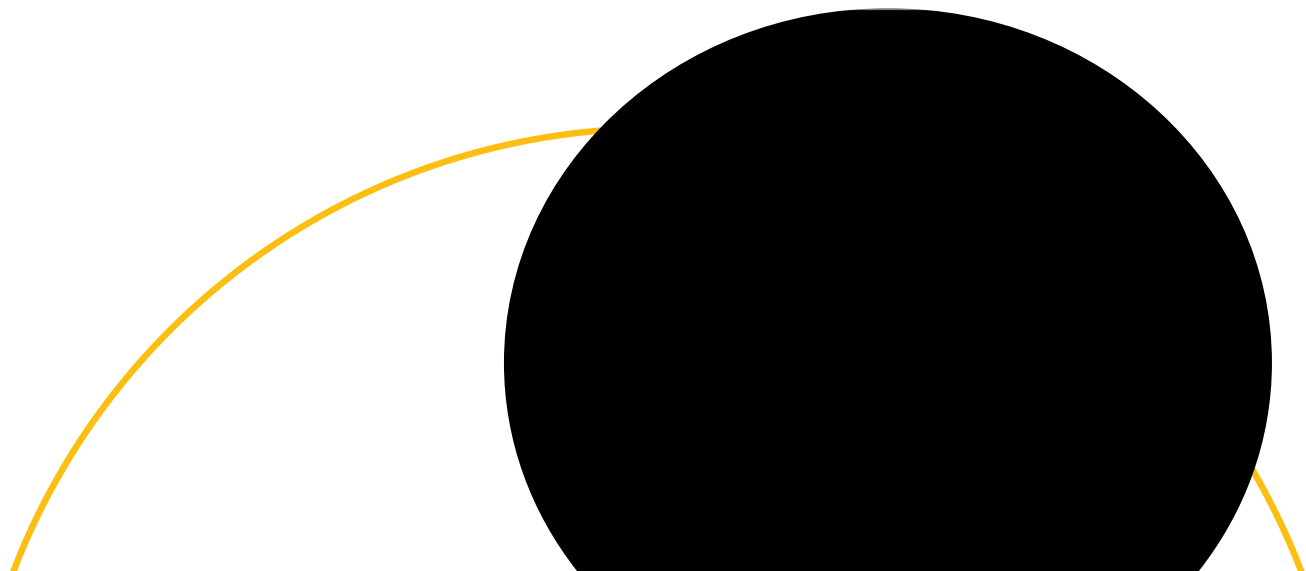
What happens if I do not make a change?

If you do not take action, and you currently have assets in the BlackRock Universe Bond Index Segregated Fund, these assets and any future contributions directed to this discontinued fund will automatically be invested in the PH&N Core Plus Bond Segregated Fund on **October 18, 2018**.

Key dates to note

Date and Time	Action
October 16, 2018 before 11:59 p.m. ET	Move BlackRock Universe Bond Index Segregated Fund, to the PH&N Core Plus Bond Segregated Fund or to another fund of your choice within the UOIT DCPD pension fund lineup.
October 18, 2018	If you take no action, there will be an automatic transfer to the new PH&N Core Plus Bond Segregated Fund.
October 16, 2018 11:59 p.m. to October 19, 2018 8 a.m.	To process this fund change, we will place a hold on your account transactions between 11:59 p.m. ET October 16, 2018 and 8 a.m. ET October 19, 2018 . You can still access your account online during this time, but you cannot make changes to your funds.

If you would like or need to make changes to your pension investment options, please read the next page and learn how.



How should you invest your money?

Consider how to invest your money based on your financial goals and how comfortable you are with investment risk. Sign in to mysunlife.ca to find out:



How much money you need to retire

The **Retirement planner** helps you figure out how much you need to save for retirement. It's a good idea to complete the **Retirement planner** from time to time. You may need to update your investments along the way to stay on track.

- ▶ On the **Home** page, select **my financial centre > Resource Centre > my money tools > Retirement planner**.



How much risk you're comfortable with

Completing the **Asset allocation tool** will give you a better understanding of how much risk you're willing to take when it comes to investing. This will help you decide how to divide your pension assets between stocks, bonds and cash before choosing your funds.

- ▶ From the **Home** page, select **my financial centre > Resource Centre > my money tools > Asset allocation**