

Enrolling in your workplace group retirement savings plan

RIVIAN | VOLKSWAGEN GROUP
TECHNOLOGIES



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Your Retirement Plan Providers

RIVIAN | VOLKSWAGEN GROUP
TECHNOLOGIES



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01. Welcome to Sun Life

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Welcome to the Rivian and Volkswagen Group Technologies Canada Inc., Retirement Plan

Key benefits for you

- Employer contributions
- Easy way to save
- Competitive Fund Management Fees (FMFs) allow more of your savings to grow
- Simple investing
- Advice when you need it



CPP/QPP

Average payout*

\$808.14/month
\$9,698/year

Maximum payment

\$1,433.00/month
\$17,196/year



OAS

Maximum payment

\$727.67/month
\$8,732/year**

Seniors aged 75 and over see an automatic 10% increase of their OAS pension.



GIS**

Maximum payment ^{single}
or spouse not receiving

\$1,086.88/month
\$13,043/year

Maximum payment ^{spouse}
receiving

\$654.23/month
\$7,851/year

Payments 2025***

*CPP average payment, at age 65, as at October 2024. QPP average is not published.
** OAS payment: certain conditions apply. GIS: based on low income.
*** CPP, OAS and GIS maximums, as at January 2025. CPP does not include the post-retirement benefit. Starting age of 65 for CPP/QPP. Age 65-74 for OAS. Age 65+ for GIS.
Spouse includes common-law partner. Spouse receiving or not receiving is in reference to an OAS pension or the Allowance.
Some amounts have been rounded to the nearest dollar.

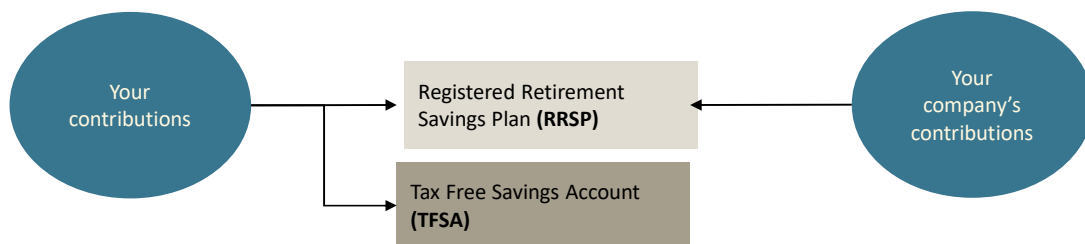
02.

Maximizing your workplace plan

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How your workplace plan works



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How your workplace plan works

	Voluntary Registered Retirement Savings Plan (RRSP)	Voluntary Tax-Free Savings Account (TFSA)
Eligibility	Immediate	Immediate
Contributions	Employee matched: 4% Employer match: 2% Spousal RRSP available Employee voluntary permitted up to personal CRA limit Lump sum and transfers in permitted	Employee voluntary permitted up to personal CRA limit No employer match Lump sum and transfers in permitted
In-service withdrawals	Permitted for voluntary contributions only \$25 fee per withdrawal	Permitted \$25 fee per withdrawal
Contribution limit responsibility	You	You

To maximize your employer match, you contribute 4%, to receive a total of 2% from your employer!

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2026 RRSP limit

Lesser of 18% of previous year’s earned income or \$33,810



You're responsible for monitoring your RRSP limit. See your most recent Notice of Assessment. Visit Canada.ca for more info

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2026 TFSA Limit: \$7,000



You're responsible for monitoring your TFSA limit. Use the *My account for individuals* service on Canada.ca.

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Tax Savings

When you save in a workplace Registered Retirement Savings Plan (RRSP) you get your tax savings right away.

ANNUAL SALARY: \$100,000

	NO CONTRIBUTION	4% CONTRIBUTION
Gross Bi-weekly Pay	\$3,846	\$3,846
Less: RRSP Contribution	\$0	\$154
Taxable Income	\$3,846	\$3,692
Income Tax Withheld	\$1,154	\$1,108
Net Income after tax	\$2,692	\$2,584
Impact on net pay	\$0	\$108

When you add the company matching contribution of 2% (\$77), you've just contributed a total of **\$231** for the cost of **\$108**

For illustrative purposes only to understand the concept. These are not actual tax rates.

For your specifics, check out the Payroll contribution calculator on mysunlife.ca

*Other deductions may apply (ie. group benefits.)

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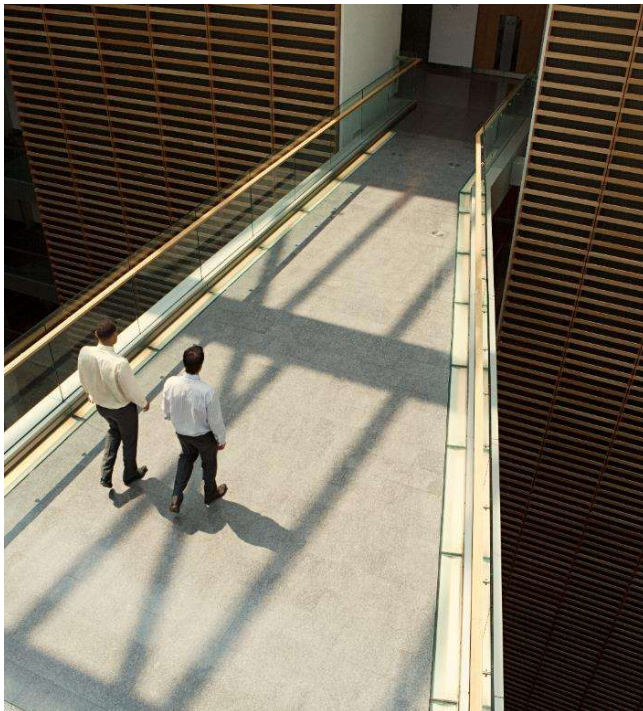
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03.

Choosing your investments

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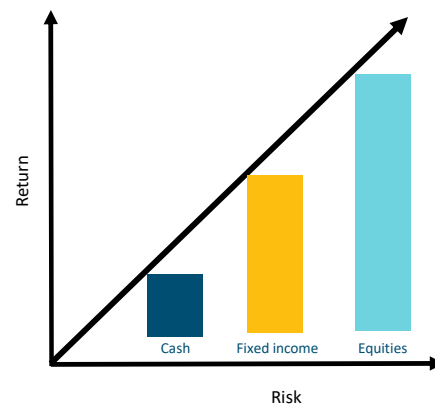
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Investments vary by risk & return





 **Help me do it**

You want an investment based on when you need your money and/or your risk profile.

You want to choose your investments but need help.

You're interested in investing, but don't want to spend a lot of time and energy managing your investments.

You only want to make one or two investing decisions.

 **Let me do it**

You want to personalize your investments based on your risk profile, life stage, individual preferences and other factors.

You have time to review the investments available.

You'll speak with a financial advisor if necessary.

You can manage your own investments based on your own risk profile/life stage.



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Target date funds

You need only one fund per product

Here's what the 2065 fund might look like in...



The 2065 fund today



2030



2040



2055



2065

Invests in a mix of fund types

Riskier funds

- Canadian equities
- Foreign equities

Lower risk funds

- Fixed income (bonds)
- Cash and money market

Note: Portfolio mixes are for illustration purposes only, and do not represent actual allocation of funds. May not include all funds available in the Target Date series.

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Help me do it – Target date funds

Fund category	Fund name	FMF*
Target date	MFS LP Retiree Fund	1.13%
	MFS LP Retirement 2025	1.10%
	MFS LP Retirement 2030	1.10%
	MFS LP Retirement 2035	1.10%
	MFS LP Retirement 2040	1.10%
	MFS LP Retirement 2045	1.10%
	MFS LP Retirement 2050	1.10%
	MFS LP Retirement 2055	1.11%
	MFS LP Retirement 2060	1.15%
	MFS LP Retirement 2065	1.15%



Year you were born (1987)

+

Age you want to retire (65)

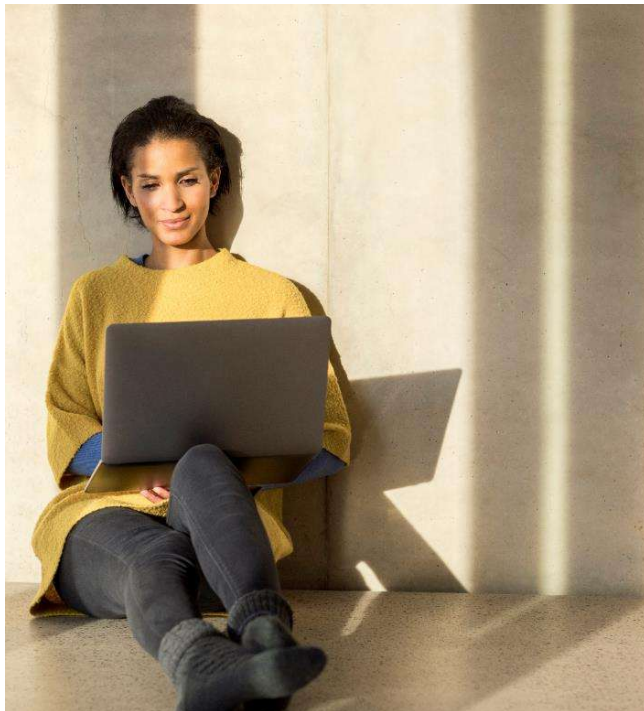
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Pick the fund closest to the year 2052 without going over

*Fund Management Fees including operating expenses as at August 14, 2025

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Investment tools & resources

- Asset allocation tool
- Morningstar®
- Fund and fees
- Ask an expert

- What is your comfort with risk?
- What are your short-, medium- and long-term goals?
- When will you need to draw on your savings?
- Is your investment portfolio well diversified?

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Let me do it

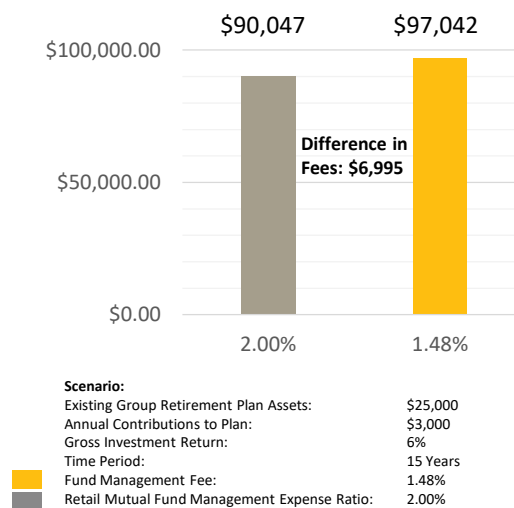
Fund category	Fund name	FMF*
Guaranteed	Sun Life 1, 3 & 5 Year Guaranteed	NA
Money market	Sun Life Money Market	0.91%
Bond/Fixed income	PH&N Core Plus Bond	1.15%
	PIMCO Canada Canadian CorePLUS Bond	1.29%
	PH&N RBC Fossil Fuel Free Bond	1.12%
Balanced	Beutel Goodman Balanced	1.14%
	PH&N RBC Vision Fossil Fuel Free Balanced	1.12%
Canadian equity	Beutel Goodman Fundamental Canadian Equity	1.25%
	CC&L Group Canadian Q Growth	1.39%
	PH&N RBC Vision Fossil Fuel Free Low Vol Canadian Equity	1.12%
U.S. equity	BlackRock U.S. Equity Index	0.90%
	Fidelity U.S. Focused Stock	1.39%
	Mawer US Equity	1.21%
International/ Global equity	Black Rock EAFE Equity Index	0.95%
	MFS International Equity	1.35%
	Fiera International Equity	1.68%
	Blackrock Global Equity Index	1.02%
	MFS Global Growth	1.40%
	CC&L Q Group Global Equity	1.39%
	Schroder Global Sustainable Growth	1.70%
Real estate	BlackRock Global Infrastructure Equity Index	1.06%
Specialty	BlackRock MSCI ACWI Islamic Equity Index Fund	1.53%

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*Fund Management Fees including operating expenses as at August 14, 2025

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Maximize savings and grow plan assets: The power of lower investment management fees

For illustrative purposes only

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It's easy to enrol

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Enrolling online is easy

Watch for your **ENROL** email

Register

Visit mysunlife.ca
and select **Register**.

Enrol

Select **Enrol** from the right-hand menu.

Follow the easy steps

Follow the steps to personalize your products, contributions from your pay, investments and beneficiaries.

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mysunlife.ca



Get support Français

 Sun Life

Sign in

Email/Access ID

Password

☐ Remember email/access ID

Sign in

By signing in, you agree to these terms and conditions (2).

Having trouble signing in?

[Two-Step Verification support \(2\)](#)

[My Sign-in ID is suspended](#)

[I forgot my Sign-in ID](#)

[I forgot my password](#)

Need to register?

If you already have a workplace or personal plan with Sun Life, you can register online for my Sun Life.

Register

Get the app

Download the my Sun Life (Canada) app today:

Download on the App Store

GET IT ON Google Play

Common support questions

Quick links Log in / register Submit a claim Find a form	Plan sponsors & advisors Suncentral SLFD Advisor Hub Plan advisor site	About us Who we are Newsroom Sustainability	Contact us Contact us Support Talk to an advisor
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 Sun Life

Register for an account

Once you enter your email address, an email will be sent to you to continue the registration process. You will be asked to setup a password and choose a verification question.

If you have a workplace-provided email, an email you have given to an advisor, or an email associated with an application, please use it to register.

Email

Enter your email address

Register

Already registered? [Sign in](#)

By registering, you agree to these terms and conditions.

Life's brighter under the sun

Legal | Privacy | Security | Accessibility

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Select Enrol



- my plan
- Enrol**
- Change investments
- Statements
- Tax slips & RRSP info
- Investment performance
- my money tools

Sun Life

Join your workplace plan

Your employer wants to help you get closer to your goals. Investing money in this plan is one of the easiest ways to build your savings today for whatever dreams you may have tomorrow.

In a few easy steps, you will:

- Discover the products in your plan and review your information to make the most of your plan.
- Review where your contributions go
- Review all your selections & submit your enrolment package

[Cancel](#)
[Let's get started](#)

Select Let's get started



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Sun Life

Manage payroll contributions

Review how much you're contributing per pay. We'll tell you how much money you may want to add to get closer to your goals.

Step 2 of 5

Please review this information to make sure it's accurate. All values on this page are estimates and may differ slightly from your pay.

SALARY: \$ 60000 *
 \$2,307.70 paid every two weeks
 *provided by you
[Edit](#)

Total contributions per pay
\$69.23

Choose where to contribute your money
 This page only reflects your contributions. You may or may not have employer contributions for this product(s).

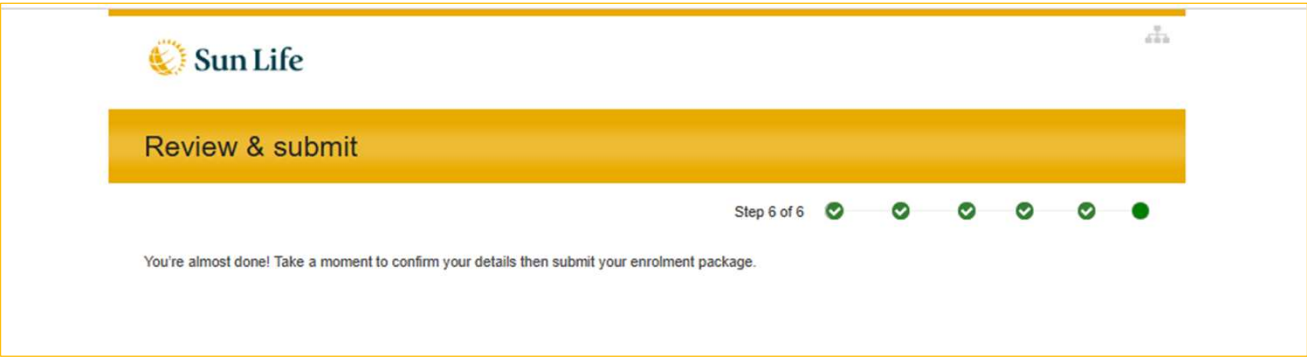
[Payroll contributions calculator](#)
[Reset all values](#)

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The image shows a screenshot of the Sun Life 'Review & submit' screen. At the top left is the Sun Life logo. In the top right corner, there is a small icon of a person with a plus sign. Below the logo is a large orange button labeled 'Review & submit'. To the right of this button is a progress bar with six green checkmarks. The text 'Step 6 of 6' is positioned above the first checkmark. Below the progress bar, a message reads: 'You're almost done! Take a moment to confirm your details then submit your enrolment package.'

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The image shows a slide with a light green background. On the left side, the text '05.' is displayed in a large, bold, dark teal font. Below it, the text 'Next steps' is displayed in a smaller, dark teal font.

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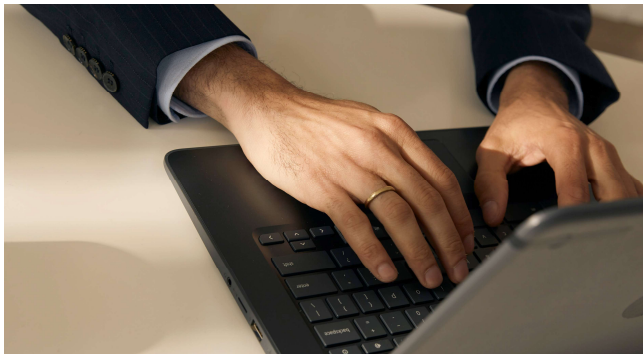
mysunlife.ca and the my Sun Life mobile app*

- Retirement planner
- Asset allocation tool
- Morningstar
- Change investments
- Review/designate beneficiaries
- Payroll contribution calculator
- And more!

*The mobile app doesn't provide access to some of the tools that are available on mysunlife.ca

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To contact your advisor:

Contact the JD Consulting Team to schedule time with a licensed Member Services Consultant for help joining the plan, reviewing and/or making changes to your investments, or help with setting and achieving your financial wellness goals:

info@jdimiconsulting.com or 1-866-620-9770

for more information or to book an appointment.

To contact Sun Life:

Call our Client Solutions Centre for administrative support at **1-866-733-8613**

8 a.m. to 8 p.m. ET

Any business day



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JD Consulting is the employee benefits and retirement division of Jones DesLauriers. We are a multi-disciplinary financial services firm, offering financial planning services in the areas of:

- Investment advice and portfolio review
- Retirement planning and transition to retirement income
- Consolidation of retirement assets
- Introduction to financial planning
- Life insurance and living benefits

Our full financial services level offering is complimentary for all group retirement plan members.

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my Sun Life Mobile app

Download it today from Google Play and the Apple App Store



mysunlife.ca

Need Help - Sign in and select **Chat live now** to get live support.



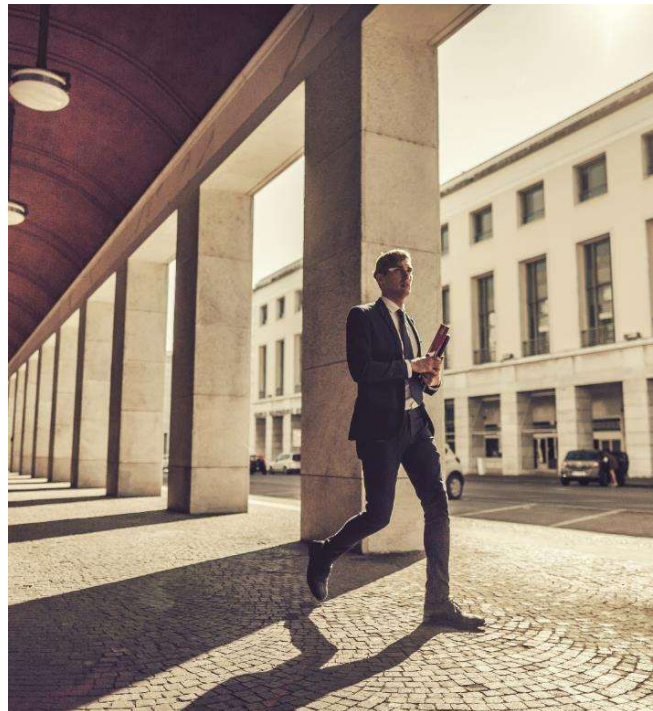
1-866-733-8612

8 a.m. to 8 p.m. ET | Any business day



Financial wellness webinar series

sunlife.ca/mymoney

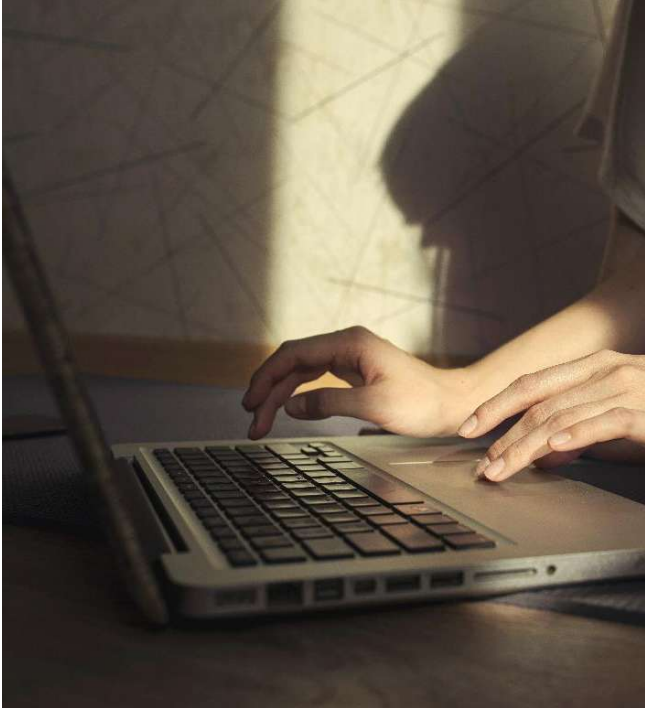


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 Change your payroll contributions mysunlife.ca OR 1-866-733-8612	 Update your personal information Contact HR/Payroll mysunlife.ca OR 1-866-733-8612	 Change your investments mysunlife.ca OR 1-866-733-8612	 Review or update your beneficiary information mysunlife.ca OR Print, sign and return the form
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	Connect with your money Learn how easy it is to take care of your account through mysunlife.ca and the Sun Life mobile app. 
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THANK YOU