



## Don't have the AECOM RRSP?

You need to add it before you  
can deposit your bonus.

Enrol today at [mysunlife.ca](https://mysunlife.ca).

# Put your bonus money in your workplace retirement savings plan

You get the opportunity to put part of your bonus directly in your Sun Life Registered Retirement Savings Plan (RRSP). This could help you save on taxes and build your savings quicker! If you have a spousal RRSP, your bonus will be split between your RRSP and spousal RRSP as you've requested for your usual workplace savings plan contributions.

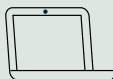


Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

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# Why put your bonus in your workplace savings plan?

- RRSP contributions may help to lower the income tax you pay, and your investment earnings are tax-free until you withdraw them.
- When you invest at Sun Life, your group plan fund fees are competitive compared to similarly managed investment funds at similar financial institutions.



You can now direct your bonus to your workplace savings plan online. Or call us at 1-866-896-6976 from 8 a.m. to 8 p.m. ET, any business day. We're here to help.

Contact your payroll team if you have questions about the bonus period submission deadline.

## Know your limits

It's your responsibility to make sure you have enough RRSP contribution room. Remember, both your and your employer's contributions to the Defined Contribution Pension Plan (DCPP) will lower your RRSP limit in the following year.

Find your RRSP contribution limit by going to **My Account for Individuals** on [Canada.ca](https://www.canada.ca). Or call the Tax Information Phone Service at **1-800-267-6999**. Your RRSP limit is also on your most recent *Notice of assessment* from the Canada Revenue Agency (CRA).

Your bonus payment may be subject to applicable tax deductions and Canada/Quebec Pension Plan (CPP/QPP) and Employment Insurance (EI)/Quebec Parental Insurance Plan (QPIP) deductions before it's deposited into your workplace RRSP. This means that even if you direct 100% of your bonus to the RRSP, you won't see 100% of the bonus deposited. The contribution amount will be equal to the amount remaining, after mandatory deductions.

## We're here to help

### Fast, mobile support

Download the **my Sun Life mobile app** on Google Play or the Apple App Store.

### Visit us online

Sign in to [mysunlife.ca](https://mysunlife.ca) for tools, articles and videos. Chat with us online for additional support.

### Need to call us?

Call us at 1-866-896-6976, Monday to Friday, 8 a.m. to 8 p.m. ET.

## How to direct your bonus online

- 01.** Sign in to [mysunlife.ca](https://mysunlife.ca) using your sign-in ID and password. Select **Manage plan** and then **my plan**.
- 02.** At the top of the page, select **Put money in**, then **Bonus Allocation** from the drop-down menu. Once you're on the page click the **Allocate your bonus** button to begin.
- 03.** Choose the dollar amount to deposit into your workplace RRSP. If you don't tell us a dollar amount, your employer will pay out the total bonus or the difference with your regular pay.  
  
If you have a spousal RRSP, you don't need to split your contributions in the bonus tool. We'll split your bonus between your RRSP and spousal RRSP as you've directed for your usual workplace savings plan contributions.  
  
When you're ready, select **Next**.
- 04.** Review your choices and select **Submit**.