How to Get the Most from Monarch

Now that you are a valued client, we want to make you a delighted one. Our team is committed to consistently prompt and professional service. Here are a few insights to make working with us even more satisfying.

What You Can Expect Going Forward

- A **one-on-one** working relationship with one of our **Certified Financial Planners**
- **Customized planning** geared to your age, stage and complexity of needs
- **Regular reviews** and **ongoing holistic** advice on both a scheduled and as-needed basis
- **Advice** on your **group benefits**, **workplace savings** and other issues related to your family's finances
- **Personal service** from an experienced administrative team
- Access to our network of **financial professionals** in the areas of tax, legal advice, trusts and estates
- A wide range of investment, insurance and group benefit solutions from **Canada's leading providers**

Who to Call for Help

Got a question? We have answers. Here's an overview of who to call on our administrative team when you need help. For changes to your address, banking details or scheduled contributions/withdrawals, please contact the appropriate team member.

Appointments & calls | Address changes | Insurance & general inquiries

Hannah Downes
Client Experience Manager
416-366-8771, x2329
hannah.downes@sunlife.com

Investment queries (e.g. contributions, redemptions, banking or beneficiary changes)

Larisa Van Loon
Client Service Associate
416-366-8771, x2279
larisa.van.loon@sunlife.com

Jennifer Clarke
Client Service Associate
416-366-8771, x2216
jennifer.clarke@sunlife.com

Need More Help? We Know People.

Over the years, Monarch has developed trusted relationships with experts in the areas of **insurance**, **tax**, **law**, **estate planning** and **trusts**. These are all individuals we have personally vetted and can vouch for. Please let us know if you require an introduction to someone within our professional network.

Checking Your Accounts Online

My Sun Life provides secure client access to view your individually owned investments and insurance. To register, visit [mysunlife.ca] and click on "Register". You'll need to enter some personal information to create your account. Once complete, you will be sent an authentication email with a registration code.

This service does not yet support the ability to view corporate-owned accounts or to accept premium payments.

You can also download the My Sun Life mobile app (from the Apple App Store or Google Play) to submit claims, check coverage, manage your workplace savings and view your investments.

For issues with IDs, passwords or general questions, call the Customer Care Centre at 1-877-SUN-LIFE (1-877-786-5433).

How to Contribute with a Few Simple Clicks

Clients with **self-directed** investment accounts can deposit funds using their online banking. Either give us a call or check your statement to confirm that it says "Self-directed" before the account type and number. Contributions can be made online to RRSP, TFSA, and non-registered accounts.

Sign in to your financial institution's web portal and select "Bill Payments". Then add Sun Life Financial Investment Services (Canada) Inc. (SLFISI) as a payee by following the steps below:

1. Search SLFISI and add the payee that displays in your search results
2. When prompted, enter your mutual fund account number with SD at the beginning (e.g. SDQ1234567). You account number can be found on your statement.

Once you have made a deposit, contact us to advise how you would like your money invested. We must speak with you directly before the funds are allocated – **we cannot act on email instructions**. Once this step is complete, it can take up to two business days for your investment to show on mysunlife.ca.

N.B.: The effective date of the purchase of funds is the date Sun Life receives investment instructions.

Making Sense of Your Statements

You may receive multiple statements over the course of the year from different financial institutions, depending on the type of investment account you own. For example, if you hold funds with different fund companies within the same account, you will receive (a) an annual statement from each separate fund provider, as well as (b) an overview of your total portfolio from Sun Life.

When reviewing your statements, it is important to understand the difference among the following terms:

Book Value also known as "Adjusted Cost Base"	This is primarily used for tax purposes when calculating the gain or loss on the sale of a fund. Book value = (total contributions + reinvested distributions) minus withdrawals. Book value should not be used to calculate a fund's performance, as it may understate the actual returns of a particular fund.
Market Value	This is the current value of a fund. Market value minus net invested is an accurate indicator of performance.
Net Invested	This is the total of how much you have contributed, less any amount you have redeemed.

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