

Live Limitless

Accor Pension Plan



About our plan

Accor Pension Plan



At Accor, our employees are at the heart of everything we do, and our pension plan has been designed with you in mind, by:

- Making the plan **flexible** and **easy** to understand
- Offering an **employer match** on your contributions, to help you save for your retirement goals
- Supporting our **Heartist** experience by offering competitive benefits programs that fit your needs



Basic plan features

Accor Pension Plan



Contributions (% of salary)	1%-5%
Employer Match	100% up to 5%
Vesting	Immediate
Changes allowed	Any time
Additional options:	
RRSP (pre-tax)	Yes¹
TFSA (post-tax)	Yes¹

¹ no matching contribution







Access your plan

Accor Pension Plan



Three easy ways to access your plan with  **Sun Life**

- 1**  www.mysunlife.ca
- 2**  Sun Life Mobile App 
- 3**  1-866-733-8612 M-F, 8am-8pm EST





RAFFLES \ ORIENT EXPRESS \ BANYAN TREE \ DELANO \ SOFITEL LEGEND \ FAIRMONT \ SLS \ SO \ SOFITEL \ RIXOS
ONEFINESTAY \ MANTIS \ MGALLERY \ 21C \ ART SERIES \ MONDRIAN \ PULLMAN \ SWISSÔTEL \ ANGSANA \ 25HOURS HOTELS
HYDE \ MÖVENPICK \ GRAND MERCURE \ PEPPERS \ THE SEBEL \ MANTRA \ NOVOTEL \ MERCURE \ ADAGIO
MAMA SHELTER \ TRIBE \ BREAKFREE \ IBIS \ IBIS STYLES \ IBIS BUDGET \ JO&JOE \ HOTELF1



Welcome to your Accor Hotels Retirement Savings Program with Sun Life!

Your **Accor Hotels Retirement Savings Program** is a great way to save for the future. Your plan includes a Defined Contribution Pension Plan (DCPP), a Registered Retirement Savings Plan (RRSP) and a Tax-Free Savings Account (TFSA). When you contribute to your DCPP, so does your employer. If you want to save even more, contribute to your RRSP and TFSA too.

Why participate?

- Select from a wide choice of professionally managed funds to meet your savings goals.
- The investing fees are competitive with what you'd pay at a similar financial institution for retail funds. When you pay competitive fees, more of your hard-earned savings stay in your account.
- Meet one-on-one with a professional investment advisor to answer your questions about investing and saving more for your future.

Continue reading for important information about your savings options, and how you can benefit from them.



Your Accor Hotels Retirement Savings Program has three options to help you save
 All of these savings options are voluntary. You can choose to contribute to one, two, or all of them.

01.

Defined Contribution Pension Plan (DCPP)

This product is meant to reserve your savings for your retirement and can be a big part of your retirement income. You and your employer contribute money to the DCPP account.

02.

Registered Retirement Savings Plan (RRSP)

Supplement your retirement savings by making RRSP contributions that are tax deductible and can lower your taxable income. Continue to grow your savings with the ability to tax-shelter investment growth on your savings.

03.

Tax Free Savings Account (TFSA)

This product is good for all kinds of saving goals. Your contributions are not tax deductible but is meant to support you in managing tax effectiveness since you don't have to pay tax on investment earnings or withdrawals.

Here are some more important details to help you use the savings options in your plan.

	DCPP	RRSP	TFSA
<p>When can you join?</p> <p><i>Please note: exceptions may apply if you're a non-resident of Canada for tax purposes. Consider speaking to a tax advisor before making contribution decisions.</i></p>	<p>Full-time employees can join the DCPP on the first of the month, following three months of employment. Part-time employees can join the DCPP after meeting certain hours and earnings requirements. Please check with your Talent and Culture team if you have any eligibility questions.</p>	<p>You can join the RRSP any time, provided you have filed a Canadian tax return and have received your <i>Notice of Assessment</i> from the Canada Revenue Agency (CRA) indicating your RRSP contribution room.</p>	<p>You can join the TFSA right away, provided you are over 18, a resident of Canada for tax purposes and are accumulating TFSA contribution room.</p>
<p>How do you join?</p>	<p>You'll receive an email from Sun Life. Click on Let's get started to enrol online. Or sign in to mysunlife.ca, select Manage plan, then Enrol in products.</p>	<p>You'll need to join the RRSP and/or TFSA online. You can choose your investments and contribution amount each pay. Set these up on mysunlife.ca, on the my Sun Life mobile app or over the phone.</p>	
<p>How do you contribute?</p>	<p>You contribute to your savings products through deductions made from your pay.</p>	<p>You can contribute to your RRSP and/or TFSA through deductions made from your pay. You can also make one-time contributions to the RRSP and TFSA.</p>	

This summary has been written in as clear and non-technical language as possible. It is intended as a summary only and is by no means comprehensive. Please consult your Sun Life member booklet (located on mysunlife.ca) or contact Sun Life for more plan details. If there's a conflict between the information in this summary or the Sun Life member booklet and the group contract with Sun Life, the group contract prevails.

Here are some more important details to help you use the savings options in your plan.

	DCPP	RRSP	TFSA
How much can you contribute?	<p>When you contribute a portion of your annual earnings to your DCPP each pay, Accor matches that amount. Annual earnings, for the purposes of determining contributions, includes basic remuneration, including any payments for vacation, overtime pay, shift premium and statutory holidays.</p> <p>You can contribute between 1% - 5% of your annual earnings each pay. Accor will match 100% of your contribution. Contribute 5% of your annual earnings each pay to the DCPP to get your maximum employer match, for a total of 10% in contributions to your savings.</p> <p>Your contributions and your employer's contributions to the DCPP must not go over the annual contribution limit set by the Income Tax Act (ITA). Your employer monitors this limit for you. Any contributions made to your DCPP during the year will lower your RRSP contribution limit in the following year.</p>	<p>There is a contribution limit, and it changes annually. And any contributions made to the DCPP (your contributions or Accor's contributions) will reduce your contribution room in the RRSP in the following year.</p> <p>It's up to you to know your limit. Check your most recent <i>Notice of assessment</i> from the CRA. Or use the CRA's <i>My account for individuals</i> service on Canada.ca. You share your limit between all RRSPs you contribute to, including spousal RRSPs.</p>	<p>There is a contribution limit, and it changes from time to time. Plus, you can carry forward unused contribution room and anything you've withdrawn from previous years.</p> <p>Just be sure to stay within your limit. Use the CRA's <i>My account for individuals</i> service on Canada.ca to check your limit. Your limit is shared between all TFSA's you contribute to.</p>
How much does your employer contribute?	Accor will match 100% of your contribution, up to a maximum of 5%.	There's no employer match for contributions you make to your RRSP/Spousal RRSP.	There's no employer match for contributions you make to your TFSA.
Can you make one-time contributions?	You can't add one-time contributions to your DCPP.	Add one-time contributions to your RRSP and/or TFSA to help your savings grow faster. Just make sure to stay within your personal contribution limits for all RRSP accounts and TFSA accounts you contribute to.	
Can you transfer money in from other plans?	Yes, you can transfer money into the plan from another Canadian registered pension plan. This money may be locked in and held within a Locked In Retirement Account (LIRA) on your behalf.	Yes, you can transfer money into the plan from any other registered plan. This money may be locked in and held within a Locked In Retirement Account (LIRA) on your behalf.	Yes, you can transfer money in from any other TFSA you might have.
What are the vesting rules?	The money your employer contributes to your DCPP belongs to you immediately. We call this immediate vesting.	As there aren't any employer contributions, vesting doesn't apply.	
Is your money locked in?	Yes, pension legislation requires that your DCPP savings be locked in to provide you with a retirement income. There are some exceptions if your DCPP balance when you leave Accor is small.	No, unless you transfer money into the RRSP from a locked-in product.	No.
Can you make withdrawals?	You can't make cash withdrawals from the DCPP savings that are locked-in. You can transfer your DCPP to another financial institution that accepts locked-in savings when you leave the company. Some exceptions apply.	<p>You can make a cash withdrawal or transfer your savings to another RRSP at any time.</p> <p>Remember that any withdrawals from an RRSP are considered taxable income and are subject to withholding tax, except in certain circumstances. Consider speaking with a tax professional about your specific situation.</p>	<p>You can make a cash withdrawal or transfer your savings to another TFSA at any time.</p> <p>Any withdrawal you make in a given year will create contribution room for the following year.</p> <p>No tax will be withheld on your withdrawal from the TFSA, as your contributions are made from after-tax income.</p>
Where can you find your account statements?	Sun Life will send a statement to your home address annually. You can also check your statement online at any time on mysunlife.ca .		

Respecting your privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at www.sunlife.ca/privacy or call us for a copy.



We're here to help



Go mobile

Check your balances and see how your funds are doing. Download the **my Sun Life mobile app** on Google Play or the Apple App Store.



Visit us online

Visit mysunlife.ca for tools, articles and videos. Chat with us online for additional support.



Live support

Call us at **1-866-733-8612** | Monday to Friday | 8 a.m. to 8 p.m. ET



Speak to an advisor

Consider speaking with a financial advisor (registered as a Financial Security Advisor in Quebec) of your choice to get personalized advice about your plan.

Set up your online account in three easy steps

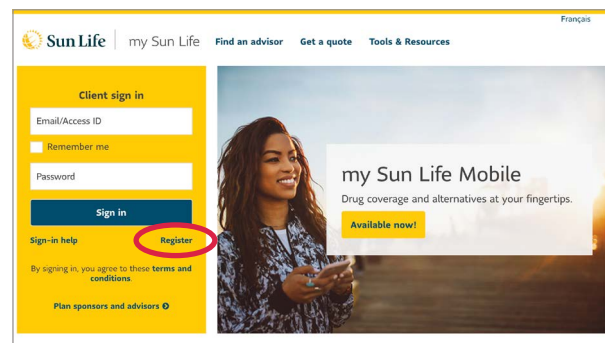


mysunlife.ca and the **my Sun Life mobile app** give you access to the online tools you need to manage your workplace savings plan.

To register, visit **mysunlife.ca** and select **Register**. Then follow these steps:

- 1 Fill out the online form.
- 2 Check your email for your temporary registration code.
- 3 Enter your temporary registration code and select **Verify**.

Your code expires after 48 hours and is only available if we have your email address on file.



If we don't have your email address on file, you can also register using the last three digits of your Social Insurance Number (SIN) and your account number. You can find your account number on your welcome letter or your statement.

Another way to register is through **Verified.Me**, a free app from the Apple App Store or Google Play. It verifies your identity using your online banking information. Note that this is only available on mobile and not on a computer. More information available at sunlife.ca/verifiedme.

We can also mail you a temporary registration code. Once you get it, sign in using the email address and the password you provided to complete your registration.

Update your profile

Select the **Person** icon at the top-right corner of the **Home** page.

We're here to help

Go mobile: Don't forget to download the **my Sun Life mobile app** from the Apple App Store or Google Play. You can check your balances and see how your funds are doing.

Visit **mysunlife.ca** for tools, articles and webinars. Sign in and select **Chat live now** to get live support.

Life's brighter under the sun

