

## **Total Energy Services Employee Stock Savings Plan**



No matter what your age, saving for the future is always a good idea. The Total Energy Employee Stock Savings Plan (ESSP) has some great advantages to help you achieve your goal!

Employee Stock Savings Flan Design			
If enrolled in the plan for	You can put in	Total Energy puts in	For a total contribution of
<sup>1</sup> Enrollment Before Oct 1 – Year 1	up to 2% of your eligible earnings	A 150% match	up to 5.0%
January 1 - Year 2	up to 3% of your eligible earnings		up to 7.5%
January 1 - Year 3	up to 4% of your eligible earnings		up to 10.0%
January 1 - Year 4	up to 5% of your eligible earnings		up to 12.5%
January 1 - Year 5	up to 6% of your eligible earnings	]	up to 15.0%

## **Employee Stock Savings Plan Design**

<sup>1</sup>Employees that enroll into the plan after October 1, will not receive the automatic contribution eligibility increase on January 1. The increase to plan eligibility will apply the following year.

Employees who choose to participate in the ESSP, will begin by making contributions of a minimum 2% of their base earnings through payroll deductions. Provided the member has enrolled in the ESSP prior to October 1 of any given year, the rate of a member's eligible contributions shall automatically increase by 1% per year on January 1, until the maximum eligible earnings of 6% is reached.

The company will contribute to the members plan **one and one-half (1.5) times** the eligible contribution made by the member in the applicable pay period. All Company contributions shall be used to purchase shares of Total Energy Services on the Toronto Stock Exchange.

Permanent part-time and full-time employees that have completed at least 3 months of employment are eligible to participate in this plan. Participation in the plan is optional.

## Why Should You Enroll Today?

**Free money** – When you contribute to the Plan, you get extra money because the company will match your contributions. This is an important advantage – who else gives you free money for your future retirement?

**Lower management fees** – Because of the combined buying power of Total Energy and Sun Life Financial, you pay fees that are lower to what you would pay on your own at a bank or mutual fund company. When you pay lower fees, more of your hard-earned money is invested and growing for you.

**Exclusive investment funds only in group plans** – You decide which funds to invest in, based on your personal situation. Some of the funds available to you are unique and only available to group plan members. You won't find these funds if you invest on your own.

**Manage your account** - Once you have registered, you can manage your accounts online or by phone. There is also a wide range of financial tools available to help you stay on top of your savings.

**Choose your product** – You can choose to contribute to an RRSP, NRSP and/or TFSA. Once you have chosen where to allocate your funds finish your enrolment by choosing your beneficiary.

**Questions?** You can contact Sun Life Financial's Customer Care Centre any business day from 6 a.m. to 6 p.m. MT at 1-866-733-8612.

