Harvest your savings

THREE STEPS TO PUTTING YOUR RETIREMENT INCOME PLAN INTO ACTION

Sun Life Financial
Here are the three easy steps to put your retirement income plan into action:

1. **Make the call.** Call the Sun Life Financial Client Solutions Centre and speak to a Financial Services Consultant at 1-855-864-5989 to start the process. Our consultants are dedicated solely to serving retiring group plan members. They’ll review your group plan accounts with you, and outline the retirement income planning process. You can reach the Client Solutions Centre any business day between 8:00 a.m. and 6:00 p.m. Eastern Time (E.T.).

2. **Set up your retirement income plan.** Your Financial Services Consultant will work with you to establish your retirement income plan. This includes setting up the appropriate retirement accounts, confirming investment choices, and arranging an income payment schedule. The process is tailored to your schedule, not ours, so you’ll have all the time you need to implement a plan that works for you.

3. **Begin receiving retirement income.** Once your plan is established, you’ll begin receiving retirement income based on the schedule you’ve established. If you need to make changes to your retirement income plan, just call your representative at any time. They’re always available to review your plan and make any changes you need.
Why Sun Life Financial for your retirement income?

Retiring and leaving your group plan can involve many changes, but there’s one change you won’t have to make—switching financial institutions for the safekeeping, investment, and administration of your savings. The reason? Sun Life Financial offers a full range of retirement income solutions—with access to most of the benefits you enjoyed as a group plan member.

There are several advantages to keeping your savings with Sun Life Financial:

- **Great investment choices.** You have access to many or all of the same investment choices in your retirement income plan that were available under your group plan.
- **Competitive fees.** You continue to maintain all of the advantages of a Sun Life Financial group plan account—no loads, and lower management fees than typically available to individual retail investors.
- **Consolidated savings.** If you have savings outside of your group plan, you don’t have to pay higher retail management fees for those accounts either. We can arrange to consolidate all of your outside savings under your Sun Life Financial retirement income plan. You can’t beat it—lower cost and simplified management of your retirement savings.
- **Ongoing support.** Our dedicated Financial Services Consultants are only a phone call away—throughout your retirement. If you need information, or want to make a change to your retirement income plan, we’re always available to help.
• **Assistance with your choice.** If there is a plan advisor currently servicing your group savings plan, he/she can offer you personalized attention and solutions. Or, at your request, we will arrange for you to talk to an advisor who can help take the guesswork out of financial planning. A plan advisor can review your overall financial situation and help you choose the type of income plan and investment options that are best for you.

**HARVEST TIME**

We’re proud of our role in helping you save for your retirement. Now that it’s time for you to reap the rewards, we look forward to providing you with the same wide range of investment choices and personal service that you’ve come to expect from Sun Life Financial. All it takes is a phone call to get you started.

But before you call, take a look through the information that follows in this guide. It can help you understand your sources of retirement income, and the types of retirement accounts and products available to you.
Confused about how much income you’ll need in retirement? It’s not surprising. You’ve probably heard a number of “expert” opinions about what you may need.

“You’ll need at least 70% of your pre-retirement income to maintain your lifestyle in retirement.”

“Most retirees only need 50% of their pre-retirement income to live comfortably.”

“If you plan to travel, you may need 100% or more of your pre-retirement income to live your dreams in retirement.”

The truth is, you are the expert when it comes to determining how much you’ll need to lead the lifestyle you want. And now that you’ve completed the retirement savings cycle, this is the time to assess your typical living expenses, add up what you’ve saved, and determine what you can realistically expect in income each year.
The first step is determining what your average spending will be each month. At the end of the booklet, on page 15, you’ll find a Retirement Income Planner. The first part of the planner is an Annual Expenses Worksheet, which can help you determine what you’ll need on a monthly basis in retirement.

When you’ve finished reading through this booklet, complete the Annual Expenses Worksheet as a record of your anticipated expenses in retirement. It will help you see the bigger financial picture, and you’ll need this information when talking to your financial planner or your Sun Life Financial Retirement Services representative about your retirement income strategy.

INFLATION IN YOUR RETIREMENT YEARS

Annual inflation of 2% may not sound like much, but it can really add up over time, cutting the value of a dollar by 18% in just ten years.

What does this mean for you in retirement? If you anticipate maintaining the same lifestyle throughout your retirement, you’ll need to draw a little more from your savings each year. Of course, many retirees find that their income needs decline as their retirement progresses, and this can often balance out the effects of inflation.

An easy way to calculate how long it will take for inflation to double today’s prices is to simply divide 72 by the rate of inflation. For example, if the inflation rate averages 3% in the future, current prices will double in 24 years (72 divided by 3 = 24).

Factors that can lower your income needs in retirement...
- Having mortgage paid off
- No longer commuting to work
- Not saving each month for retirement
- Shifting from business to casual attire
- Downsizing your home

Factors that can increase your income needs in retirement...
- Planning more extensive travel
- Caring for an elder or other dependant
- Incurring additional health care costs not covered by insurance

A little short on income? Make your savings go further.

If you find your income needs are higher than you had hoped, there are a few ways to squeeze more cash from your current savings. Here are some tips you may want to consider:
- Consider your family unit as a whole. Many couples keep their finances separate during their working lives, and continue to do so in retirement. The problem? You may be missing out on significant tax saving opportunities that arise from developing a single retirement income plan covering all family members.
- Make sure your cash flow is tax efficient. The bad news about non-registered savings is that you’ll pay tax each year on the income, dividends, and realized capital gains that your savings generate. However, there are some investments that pay out a regular cash flow to investors and are structured to lower the tax you pay. Depending upon your investment goals, this type of investment could put more money in your pocket by lowering the taxes you pay on your non-registered investment returns.
- Consider adding growth investments. While there are short-term risks with equity investments, the risk decreases significantly over time. And with the potential for higher returns that equity investments provide, you may want to include equities in your retirement savings plan to increase the long-term value of your portfolio, and enable you to draw more income from your savings on a regular basis.
- Make the most of government benefits. While many people think 65 is the age to begin receiving government benefits, Canada/Quebec Pension Plan payments can begin as early as age 60 (see next section for a description of these benefits). While the benefits are reduced when you receive them early, it may make sense to apply for this pension before age 65 if you need the additional income early in your retirement years.
Before you finalize a retirement income plan, it’s important to understand the different sources of retirement income available to you. For most people, there are three potential sources:

- Government benefits,
- Employer pensions, and
- Your own personal and workplace savings.

Here’s an overview of what you can expect from each.

**GOVERNMENT BENEFITS**

Government benefits consist of the Canada or Quebec Pension Plan (CPP/QPP), that all working individuals contribute to, and Old Age Security, which is a non-work related pension paid to all Canadians once they reach age 65.

CPP/QPP is indexed, so it rises each year as the cost of living increases. If you’ve contributed to CPP/QPP for most of your career, and your annual earnings have been more than the pensionable earnings each year under the CPP/QPP, you may receive the maximum benefit. Old Age Security is payable starting at age 65 to all Canadians who meet certain residency requirements.
If you’ve lived most of your life in Canada you are eligible to receive the maximum Old Age Security benefit. This benefit is also indexed quarterly based on cost of living increases. A few points to remember about these government benefits*: 
• You can start your CPP/QPP Pension as early as age 60, but your pension benefits will be lower than what you would receive if you started receiving benefits at age 65. But while you would receive a lower pension if you start early, you benefit from a potentially longer payout time. You can also start your pension as late as age 70, in which case your benefits will increase for each year after age 65 that you begin your pension, to reflect the shorter length of time that you’ll receive your pension.
• Old Age Security benefits cannot be started before age 65, and they are income-tested, which means they’re reduced once you hit a certain level of annual income.
• And one final point—these benefits are not paid automatically. You have to apply to receive them.

* Due to the ongoing changes to the Canada Pension Plan that will be gradually introduced from 2011 to 2016, it is important to check the government websites on a regular basis: CPP & OAS information: servicecanada.gc.ca QPP information: rrq.gouv.qc.ca

Government benefits and your retirement income

Government benefits can provide a significant foundation for your retirement income. They are designed to provide approximately 40% of your retirement income if you start receiving benefits at the age of 65.

EMPLOYER PENSION PLANS

Employer sponsored pension plans fall into two categories:
• Defined benefit plans, which provide a guaranteed benefit at retirement (usually based on your years of service and pre-retirement pay)
• Defined contribution plans, in which cash contributions are invested and eventually used for your retirement income. The benefit amount at retirement is not guaranteed.

Income from a defined benefit plan

If you’re a member of a defined benefit plan, you’ll begin to receive regular monthly pension payments at retirement.

To calculate how much income you’ll need each year from other sources, it’s important to know exactly how much you’ll be receiving from your employer pension on a monthly basis, and when you’ll begin to receive your payments. While your pension plan administrator can’t tell you the exact amount you’ll receive, they should be able to explain your options in detail, and tell you whether:
• a reduction applies if you begin receiving your pension before the Normal Retirement Age under the plan
• your pension may continue to be paid to your spouse upon your death
• your pension payments are indexed to inflation.

Income from a defined contribution plan

Defined contribution plans are savings accumulation plans, much like a Registered Retirement Savings Plan (RRSP). The amount you’ll be able to draw as income from your defined contribution pension savings will depend on how much you’ve saved, and how you invest this money going forward.

Since a defined contribution plan is a registered pension plan, however, there are some legal restrictions on how much money can be withdrawn to provide retirement income each year. The next section, “Retirement Income Accounts and Products” explains the retirement income options available for defined contribution plan assets.
PERSONAL AND WORKPLACE SAVINGS

Your personal and workplace savings represent the final component of your potential retirement income. These savings include all your non-pension savings, such as:

• assets in an employer-sponsored deferred profit sharing plan or group registered retirement savings plan (group RRSP)
• your own personal RRSP and/or Tax-Free Savings Account (TFSA)
• any non-registered savings that you’ve accumulated.

One of the key planning opportunities for your personal and workplace savings is understanding the distinction between registered and non-registered savings.

Registered savings are those that originated in RRSPs, deferred profit sharing plans and employer sponsored registered pension plans. When you withdraw money from your registered savings, the amount you take out must be included in your taxable income for that year. That’s because the savings in your registered plan haven’t been taxed yet. The Canada Revenue Agency doesn’t tax the money while it is in the plan, but it does tax it when it goes out.

Non-registered savings and investments can include everything from the balance in your bank account, to the stocks you bought through a brokerage firm, to the Canada Savings Bonds you hold in a safety deposit box. Since your original deposit or purchase was made with after-tax dollars, you won’t be taxed again on the original amount of your investment when you withdraw or sell it. You will, however, be taxed annually on any interest and dividend income generated by your non-registered investments, and taxed on any capital gains (typically the increase in the investment’s value) in the year you “realize” the gain by selling the investment.

Tax-Free Savings Accounts are another type of registered plan, however neither savings growth nor payments out of the TFSA are taxed.

When you’re developing a retirement income plan, the distinction between registered and non-registered savings becomes important due to these tax differences, and there are a few strategies you may want to consider to minimize or defer the taxes that you pay.

For example, interest income is taxed at your highest marginal tax rate, while dividends and capital gains are taxed at lower rates. By holding higher taxed investments, such as guaranteed investments and bonds, inside your tax-sheltered registered plans, and equity investments (which generate lower-taxed dividends and capital gains) outside your registered plan, you can reduce the tax you pay on investment income each year.
You’ve been concentrating for years on saving and investing for retirement, so you’re likely familiar with RRSPs and other retirement savings vehicles. But now that it’s time to draw on those savings to provide retirement income, there are some products that you’ll need to become familiar with.

Here’s an overview of the different retirement income options available to you.

The “Money in” boxes on the left represent your retirement savings. Only certain types of savings can be transferred into certain types of retirement income products (the middle boxes). Your savings are transferred into these products at retirement. On the right, the “Money out” boxes explain how you are able to receive income from these products throughout your retirement.

Money in
- From an RRSP
- From a deferred profit sharing plan (DPSP)

Registered Retirement Income Fund (RRIF)
- Assets held in an account much like an RRSP
- Tax deferred
- You make all investment decisions

Money out
- Must withdraw a minimum % amount annually based on your age
- Minimum amount can be based on your age or your spouse’s age
- No maximum withdrawal limit
- Withdrawals are taxable as income
Money in
- From any source, both registered and non-registered

Money out
- Payments typically paid monthly and guaranteed for life
- If annuity purchased with registered savings, (except TFSA) then payments are fully taxable as income
- If annuity purchased with non-registered savings, then only a portion of annuity is taxable

THE ADVANTAGES AND DISADVANTAGES OF RRIFs AND ANNUITIES

For registered savings, your retirement income decision generally comes down to a choice between a RRIF (including LIFs, LRIFs, PRIFs and RLIFs) and an annuity. To help you make your decision, here’s a snapshot of the advantages and disadvantages of the two main retirement income options. It is your responsibility to take advantage of the information and tools made available to you to help you make your investment decisions.

RRIF/LIF/LRIF/PRIF/RLIF

Advantages
- Extremely flexible—can take income as needed (subject to minimum withdrawal requirements, and maximum withdrawal limits for LIFs, LRIFs and RLIFs)
- Potential for solid investment growth through a diversified investment strategy
- Payments can continue to your spouse in the event of your death
- Can convert to an annuity at any time if greater security is desired later in life
- Savings and investment income remain tax deferred until withdrawn
- Potential for capital to be left to the estate

Disadvantages
- Need time and knowledge to manage your investments
- You assume all market risk. Poor returns could mean less retirement income

Annuities

Advantages
- All payments are guaranteed by insurer
- Joint annuity is convenient way to guarantee financial security of spouse
- No money management issues. Investment risk lies with the insurance company
- Savings are not taxed at time of annuity purchase but annuity payments from registered assets are taxed as you receive them
- Payments can be indexed for inflation

Disadvantages
- Can leave nothing for your estate, as most annuity payments end upon death with no residual value (unless you die during the guaranteed period)
- No flexibility in varying income from year to year
- Contract is final. Can’t convert back to a more flexible arrangement at a later date
SELF-ASSESSMENT—RATE YOUR OPTIONS

Now that you understand the basics of the retirement income options available, ask yourself how important each of these statements are to you. Mark an “X” in the appropriate column. The column with the most “Xs” may indicate which retirement income products will best meet your needs.

<table>
<thead>
<tr>
<th>Most important</th>
<th>Somewhat important</th>
<th>Least important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Making ongoing investment decisions throughout my retirement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indexing my retirement income to keep up with inflation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Using my retirement savings to build up a larger estate for my heirs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accessing additional funds to cover emergencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Staying ahead of inflation</td>
<td>A RRIF, LIF, LRIF, PRIF, or RLIF may be the best option.</td>
<td>You may want to consider a blend of RRIF, LIF, LRIF, PRIF, or RLIF and an annuity.</td>
</tr>
</tbody>
</table>

REQUIRED MINIMUM WITHDRAWALS FROM RRIFS, LIFS, LRIFS, PRIFS, AND RLIFS

The minimum amount you must withdraw from RRIFs, LIFs, LRIFs, PRIFs, and RLIFs is expressed as a percentage of the value of your plan assets at the beginning of each year.

Remember—while the minimum amount is the same for all five plans, LIFs, LRIFs and RLIFs also have maximum withdrawal requirements which are calculated using different formulas.

Consider delaying RRSP conversion until age 71

Just because you’re retiring, it doesn’t mean you necessarily have to convert your RRSP into a retirement income option right away. You have until the end of the year in which you reach age 71 to wind up your RRSP and convert it into one of the income options described above or make a cash withdrawal*.

Because you can make withdrawals* from RRSPs at any time—without any minimum or maximum restrictions—maintaining your savings in an RRSP until age 71 can provide you with optimum retirement income flexibility while continuing to maintain the benefits of tax-sheltered savings. Remember you will be taxed on any RRSP withdrawals* you make prior to age 71.

* Cash withdrawals from a locked-in RRSP are generally not permitted due to pension legislation.
How investment performance affects your retirement income plan

While we all understand the importance of saving for retirement, it’s easy to forget the importance of your investment choices after you leave the workforce. Why worry about investment performance in retirement? Because people are retiring earlier and living longer, and the threat of outliving your savings is a real one.

LIVE LONG AND PROSPER

For previous generations, staying alive until the typical retirement age of 65 was a notable goal. According to Statistics Canada, the average life expectancy for Canadians in the early 1940s was only 64 years.

The average life expectancy for Canadian women born today is 82 years, and 77 years for Canadian men. And if you’re currently age 65, you can expect to live to age 87 for women, and age 84 for men (a 65 year old has a longer life expectancy than someone just born because they’ve already survived the potential perils of their younger years).

With Canadians living longer and also retiring younger (the average retirement age is 61, and many Canadians retire before then), many retirees enjoy anywhere from 20 to 40 years in retirement. What this means for you is that investing your retirement savings is not a short-term proposition. The longer you live in retirement, the more money you’ll need to maintain your retirement income level. And investment performance can make a significant difference to your nest egg over the long term.
LOOK BEYOND GUARANTEED INVESTMENTS FOR THE GROWTH YOU NEED

What you need over the long term is an appropriate balance between the amount you withdraw from your savings and the investment returns you’re able to generate.

This means you’ll need to look beyond short-term guaranteed investments to bonds and equities if you want to generate investment growth in excess of the returns that these investments currently provide. Historically, bonds and equities have outperformed cash investments over the long term. And with interest rates at their lowest level in decades, the difference is even more dramatic.

While cash investments such as guaranteed investments are still an excellent core holding for your investment portfolio (after all, you’ll likely be withdrawing money every year), don’t ignore the need for growth investments. A diversified portfolio will hold a combination of stocks, bonds, long-term guaranteed investments, and cash investments. The weight that you give to each category of investment will depend on your personal situation.

Our Financial Services Consultants can steer you to the information—and professional advice—you need to determine the investment mix that’s right for you.

Consider your estate goals too

When considering your investment mix in retirement, be sure to consider whether you want to have savings left over for your beneficiaries. If so, you may need to either decrease the amount you withdraw as income each year, or invest your savings more aggressively in order to generate the growth you need to leave a legacy for family members, charities, or other beneficiaries.
This Planner can help you determine your annual living expenses in retirement, and identify the sources of retirement income available to meet these expenses.

There are two parts to complete:
- Annual Expenses Worksheet
- Retirement Income Sources Worksheet

The information you record on these worksheets can help when you begin putting your retirement income plan into action.

Even if you don’t have exact amounts for one or more expense categories, your best estimate will still give you a good indication of what your annual expenses might be in retirement. Remember to factor in any lifestyle changes you plan to make (downsizing your home, selling a car) as this could have an impact on your expense calculations.

For privacy purposes, you can tear off the worksheet and keep it in a separate location.
**ANNUAL EXPENSES WORKSHEET**

Calculate how much money you’ll need to live the retirement lifestyle you want. Be sure to include the expenses for your household, not just you alone.

<table>
<thead>
<tr>
<th>Annual Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Shelter</strong></td>
</tr>
<tr>
<td>Mortgage or rent</td>
</tr>
<tr>
<td>Utilities (heat, hydro, water, telephone, TV, internet)</td>
</tr>
<tr>
<td>Property taxes</td>
</tr>
<tr>
<td>Insurance</td>
</tr>
<tr>
<td>Maintenance/repairs</td>
</tr>
<tr>
<td>Condominium fees</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
</tr>
<tr>
<td>Car payment, travel expenses (taxi, bus)</td>
</tr>
<tr>
<td>Auto insurance</td>
</tr>
<tr>
<td>Gas, oil, repairs</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Health</strong></td>
</tr>
<tr>
<td>Life insurance</td>
</tr>
<tr>
<td>Health insurance</td>
</tr>
<tr>
<td>Prescription/non-prescription drugs</td>
</tr>
<tr>
<td>Doctor(s)/Dentist</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Household</strong></td>
</tr>
<tr>
<td>Groceries</td>
</tr>
<tr>
<td>Personal care (hair etc.)</td>
</tr>
<tr>
<td>Clothing (include cleaning)</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Entertainment</strong></td>
</tr>
<tr>
<td>Restaurant meals</td>
</tr>
<tr>
<td>Movies/theatre</td>
</tr>
<tr>
<td>Sports activities/hobbies (golf, gardening)</td>
</tr>
<tr>
<td>Travel/vacation</td>
</tr>
<tr>
<td>Club membership fees</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Miscellaneous</strong></td>
</tr>
<tr>
<td>Professional dues</td>
</tr>
<tr>
<td>Dependent support</td>
</tr>
<tr>
<td>Gifts</td>
</tr>
<tr>
<td>Tuition fees for continuing education</td>
</tr>
<tr>
<td>Donations</td>
</tr>
<tr>
<td>Savings/emergency fund</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Total annual expenses</strong></td>
</tr>
</tbody>
</table>

If you own two vehicles, consider whether you’ll continue to need both in retirement.

Check to see whether the health benefits you received from your last employer will continue to you and a non-working spouse in retirement.

Clothing costs may decrease as your emphasis shifts from business attire to casual wear.

Budget for travel, hobbies, and other leisure activities if they’ll be an important part of your retirement lifestyle.

An emergency fund can cover unexpected and occasional expenses.
# RETIREMENT INCOME SOURCES WORKSHEET

List your annual income from guaranteed sources, and your lump sum savings. If you have a spouse, list their income and savings information as well.

<table>
<thead>
<tr>
<th>Annual guaranteed income</th>
<th>Self</th>
<th>Spouse</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada/Quebec pension plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Old Age Security</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Defined benefit pension</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annuity payments</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total guaranteed annual retirement income**

<table>
<thead>
<tr>
<th>Lump sum savings</th>
<th>Self</th>
<th>Spouse</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>RRSP(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Defined contribution pension plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deferred profit sharing plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax-Free Savings Account</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other registered plan (RRIF/LIF/LRIF/PRIF/RLIF)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-registered savings</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total lump sum savings**

**QUESTIONS?**

If you have any questions about this worksheet, or any of the information in this guide, record them here.

A Financial Services Consultant will be pleased to answer your questions when you call our Client Solutions Centre at 1-855-864-5989, between 8:00 a.m. and 6:00 p.m. E.T. any business day.

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**DISCLAIMER**

This material is intended as a general guideline for retirement income planning purposes, and is current as of publication date (August 2012). Market conditions and other factors change over time, and this will affect either positively or negatively one or more asset classes. The investment assumptions we’ve used are based upon historical investment returns, and past returns may not reflect future investment performance.

In order to identify an asset allocation model which is appropriate for your individual circumstances, you should contact a Financial Services Consultant or the plan advisor who is familiar with your personal financial circumstances and understands your tolerance for risk.

Every effort has been made to ensure the accuracy of the information provided in this package, however in the event of a conflict the provisions of the official plan document and the official Group Annuity Policy will apply.
We can help you harvest your savings

All it takes is a phone call. A Sun Life Financial Services Consultant can help you put your retirement income plan into action.

1-855-864-5989

Call us between 8:00 A.M. and 6:00 P.M. Eastern Time any business day.