

Sun Life Financial advisors may also offer the following:

- RRSP loans are available through National Bank of Canada* and B2B Bank Financial Services Inc.*
- All-in-One account and conventional mortgages available on referral arrangements through National Bank of Canada.*
- Disability income insurance issued by RBC Life Insurance Company and The Edge Benefits Inc.*
- Personal health insurance, group insurance, group pension and individual payout annuity contracts issued by any insurance company.
- Declined life insurance policies placed with external insurers.
- Allstate Insurance Company of Canada for home and auto insurance referrals.*
- RSA Travel Insurance Inc. for travel insurance referrals.*
- Accommodation of third-party insurance products on an approved basis.
- Access to stock and bond advice via a Qtrade Securities Inc. registered representative.

* The Sun Life Financial group of companies does not manufacture these products.

Sun Life Financial Distributors (Canada) Inc. ("SLF Distributors"), Sun Life Financial Investment Services (Canada) Inc. ("SLF Investment Services") and Sun Life Financial Trust Inc. are wholly owned subsidiaries (either directly or indirectly) of Sun Life Assurance Company of Canada.

SLF Investment Services offers mutual funds managed by various investment fund managers, including Sun Life Global Investments (Canada) Inc. (SLGIC). SLF Investment Services and SLGIC are affiliates and are indirectly wholly-owned subsidiaries of Sun Life Financial Inc.

SLF Investment Services is a mutual fund dealer and only Sun Life Financial advisors contracted with SLF Investment Services can sell mutual funds.

SLF Distributors is registered as a firm in Quebec in the following categories: insurance of persons, group insurance of persons and financial planning. SLF Investment Services is registered in Quebec as a mutual fund dealer.

PROTECTING YOUR INTERESTS

The Sun Life Financial group of companies – and our entire team including Sun Life Financial advisors – are committed to the highest standards of professional ethics. We take great care to protect personal information entrusted to us and ensure the information we collect is accurate, up to date, confidential and secure.

Privacy

All members of the Sun Life Financial team must comply with high standards regarding the privacy of your personal information, as outlined in our privacy policy. The appropriate members of the Sun Life Financial team involved in managing your personal information and/or servicing your policy or account will have access to the personal information needed to provide you with the highest level of service. The members of the Sun Life Financial team include our advisors and their support staff, members of our financial centre management teams, and Sun Life Financial head office staff.

When you purchase products from a member of the Sun Life Financial group of companies or another company whose products a Sun Life Financial advisor can offer, review the application form, the Sun Life Financial privacy policy and other material you receive about the product to learn more about the handling of your personal information.

We may leverage our strengths in our worldwide operations and in our negotiated relationships with third-party providers to help us manage your personal information and service some of our customers. In some instances, our employees, representatives, distribution partners (such as advisors and their companies), third party service providers, and our reinsurers may be located in jurisdictions outside Canada, and your personal information may be subject to the laws of those foreign jurisdictions. To find out about our Privacy Policy, visit www.sunlife.ca. Or to obtain information about our privacy practices, send a written request by email to privacyofficer@sunlife.com.

You want the peace of mind financial security offers. For over 150 years, we have worked with Canadians to help them reach their financial goals.

Deciding to build a relationship with a Sun Life Financial advisor is the first step. You can count on the products we offer and the advice your advisor delivers to help you achieve lifetime financial security.



A clear connection
YOUR RELATIONSHIP
WITH SUN LIFE FINANCIAL

For further information:

www.sunlife.ca | Call 1-877-SUN-LIFE
(1-877-786-5433)

Life's brighter under the sun

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YOUR SUN LIFE FINANCIAL ADVISOR

Knowledgeable advisors offering sound advice

Sun Life Financial advisors are required to hold appropriate licenses and qualifications in all provinces and territories in which they do business. We support continual professional development and learning by providing Sun Life Financial advisors with insightful training programs, advanced technological resources and ongoing educational opportunities.

To better help you in achieving your long-term financial goals, we encourage advisors to achieve additional professional designations.





Putting our knowledge and resources to work for you

Your Sun Life Financial advisor is committed to helping you build a plan around your goal of lifetime financial security. To provide the support you deserve, your advisor is backed by other members of the Sun Life Financial group of companies, which means:

- We'll occasionally inform you of other financial products and services we offer. If you don't wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).
- We can provide the services of professional estate and financial planners.
- We offer information regarding our products and services whenever you need it at www.sunlife.ca.
- Our customer care representatives can answer your questions at 1-877-SUN-LIFE (1-877-786-5433).

Payment policy

You can pay by preauthorized chequing (PAC) or by cheque or money order, payable to the applicable Sun Life Financial company. Similarly, if you receive a payment, it'll always be issued from the applicable Sun Life Financial company. To comply with our policies, your Sun Life Financial advisor will never accept cash, endorsed cheques or cheques made out in his or her name, borrow money from you, or deposit cheques on your behalf.

How your advisor is compensated

Sun Life Financial advisors are self-employed and operate their own businesses. They're paid commissions on the products they sell. Commissions are paid by Sun Life Assurance Company of Canada, other insurers or mutual fund manufacturers on the products they issue. Sun Life Financial advisors may also receive compensation in the form of referral fees and bonuses or non-monetary benefits, such as travel incentives, based on various factors like volume of business sold.

Account statements

You'll receive periodic statements showing the contracts or accounts you hold with us. It's important for you to review these statements carefully. Please report any discrepancies or omissions to your advisor or contact our Customer Care Centre at 1-877-SUN-LIFE (1-877-786-5433).

Sun Life Financial's commitment to you

Your financial goals don't end when your advisor leaves his or her role. Sun Life Financial is committed to building a long-term relationship with you. When your advisor retires or leaves his or her role, Sun Life Financial will continue to provide the service you need through another advisor at one of our financial centres.

If your advisor has any conflicts of interest regarding a transaction with you, your advisor will disclose that to you. In Quebec, your advisor can no longer act as your advisor when a conflict of interest situation arises. Sun Life will continue to provide the service you need through another advisor.

Our relationship with you is important. If you'd like to provide feedback or ever need to file a complaint, please refer to www.sunlife.ca/contactus for the detailed process.

SOLUTIONS YOU CAN TRUST

Sun Life Financial advisors offer products issued by Sun Life Assurance Company of Canada and products from other companies in the Sun Life Financial group of companies, which include:

- Life insurance, health insurance, segregated funds and annuity contracts issued by Sun Life Assurance Company of Canada and distributed by Sun Life Financial Distributors (Canada) Inc.
- Mutual funds distributed by Sun Life Financial Investment Services (Canada) Inc., including mutual funds manufactured by Sun Life Global Investments (Canada) Inc.
- Guaranteed investment certificates (GICs) issued by Sun Life Financial Trust Inc.

REQUIRED DISCLOSURE FOR MUTUAL FUND ACCOUNTS

Mutual fund account statements and transaction confirmations

For mutual fund accounts with Sun Life Financial Investment Services (Canada) Inc., you'll receive your quarterly and annual statements in the mail. All account statements are available on Customer Access. Sign in at www.sunlife.ca or visit Customer Access.

The statements outline your opening balance, market value, details of transactions in the period, change in account value, book value, average cost per unit, and the closing balance. It also includes a graph showing the breakdown of your accounts by investment objective.

Within five days of completing the order, you'll receive transaction confirmations indicating: the price and the number of units purchased, redeemed, transferred or switched, from the fund company, from Sun Life Financial Investment Services (Canada) Inc., or from the carrying dealer.

Compensation disclosure for mutual fund accounts

Clients can invest in mutual funds through commission-based accounts and/or fee-based accounts. In a commission-based account, a portion of your advisor's compensation is paid in the form of an ongoing trailing commission. In a fee-based account, the advisor receives a dealer service fee authorized by the investor.

The following applies only to commission-based accounts:

- Mutual funds may also come with a sales charge option at the time you buy or sell units of a fund that will determine the type of ongoing commission structure.
- Mutual funds with a no-load sales charge option, do not charge commissions when you buy or sell units of a fund.
- If you choose a deferred sales charge or low-load sales charge option, you'll pay no sales commission at the time of purchase. However, you may incur charges when you sell your units or shares depending on the length of time your money has been invested. Generally, the amount of the charge would decline the longer your money has been invested in the fund.
- If your choice is the initial sales charge or front-end load sales charge option, a sales commission may be negotiated and paid to your advisors at the time of purchase.
- The Simplified Prospectus and Fund Facts for the mutual funds you've purchased will provide more details about these sales charges and commissions.

Interest on cash held in trust

It's Sun Life Financial Investment Services (Canada) Inc.'s policy to not pay interest to clients on client cash that's held in trust. Any interest earned on any cash you may have held in trust is paid to the fund managers. If Sun Life Financial Investment Services (Canada) Inc. changes its policy, you'll receive written notice at least 60 days in advance of the change.

Assessing the suitability of your mutual fund investments

For mutual fund accounts, Sun Life Financial Investment Services (Canada) Inc. is obligated to ensure that each order placed, whether solicited or unsolicited for any mutual fund account of a client, is suitable for you, the client, based on your most current profile. Orders can be for purchases, redemptions, transfers or switches. The suitability of investments will also be assessed when there are material changes to your information on file and if you change advisors, as well as when placing an order. Changes to your information that would be considered 'material' include: significant changes to your investment objectives, risk tolerance or time horizon.

Investment performance benchmark

You may receive ad hoc portfolio summaries from your Sun Life Financial advisor, which provide information on the rate of return of your accounts and portfolio. These rates of return calculations may be accompanied by comparisons to benchmark market indices. Benchmarks that are comprised of similar investments to your own portfolio may help you determine whether your own investment performance is appropriate. For more information, please contact your Sun Life Financial advisor.

