

Paying your premiums

You can pay premiums by cheque, money order or by preauthorized chequing (PAC).

If you receive a payment, it will always be issued from the applicable Sun Life Financial company.

To protect you and your advisor, your Sun Life Financial advisor will never

- > Accept cash
- > Accept endorsed cheques
- > Accept cheques made out in the advisor's name
- > Borrow money from you
- > Deposit cheques on your behalf

How does my advisor get paid?

Your advisor is self-employed and operates their own business. They earn commissions on the products they sell for Sun Life Financial, as well as other insurers or mutual fund manufacturers.

Advisors may also receive referral fees, sales bonuses, and non-cash benefits such as travel incentives, based on various factors like volume of business sold.

What happens if my advisor leaves or retires?

If your advisor moves on, we're still here for you. We'll provide you with a new advisor who can help you continue on your financial journey.

What if there's a conflict of interest?

Your advisor is required to disclose to you if they have a conflict of interest related to any of your transactions.

In Quebec, by law, if there's a conflict of interest, your advisor can no longer act as your advisor. Sun Life Financial will provide you with another advisor.

Tracking your accounts

You'll receive regular statements for your Sun Life Financial products and accounts. Review the information carefully. If you have questions or concerns about your statement, talk to your advisor or call our Customer Care Centre.

Solutions you can trust

Your advisor can offer you a suite of trusted products from the Sun Life Financial group of companies.

The following products are issued by Sun Life Assurance Company of Canada and distributed by Sun Life Financial Distributors (Canada) Inc.

- > Life insurance
- > Critical illness insurance
- > Long term care insurance
- > Personal health insurance
- > Segregated funds
- > Annuities

Guaranteed investment certificates are issued by Sun Life Financial Trust Inc.

Your advisor can also offer you mutual funds distributed by Sun Life Financial Investment Services (Canada) Inc., including mutual funds manufactured by Sun Life Global Investments (Canada) Inc.

More products and services

Your Sun Life Financial advisor may also offer products and services through other financial institutions, including:

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

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

About Sun Life Financial

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.



8 YEARS
IN A ROW

Sun Life Assurance Company of Canada is a member of the Sun Life Financial group of companies. © Sun Life Assurance Company of Canada, 2017.
A1938-E-10-17



A CLEAR CONNECTION
WORKING TOGETHER
TOWARDS YOUR
BRIGHT FUTURE

Life's brighter under the sun



Your relationship with Sun Life Financial and your advisor is important for helping you build a strong financial future. This brochure outlines some important details you need to know about working with Sun Life Financial and your advisor.

We value your opinion. If you need to file a complaint, please visit sunlife.ca/complaint for the detailed instructions.

Putting our knowledge to work for you

Your advisor can help you build a plan and make the right decisions to build and protect your savings.

You'll benefit from working with a dedicated professional who is licensed and meets all the requirements for their province or territory in which they do business. Your advisor is also committed to ongoing education and training to keep up-to-date on the issues and trends to help you achieve financial security. We also encourage advisors to achieve additional professional designations.

If you have mutual funds

Here are a few of the facts you need to know about investing in mutual funds through a Sun Life Financial advisor.

Choosing the right investments

Sun Life Financial must ensure that each mutual fund purchase, redemption, transfer or switch is suitable for you, based on your most current profile.

Sun Life also assesses suitability of your investments if there are material changes to your investment objectives, risk tolerance or time horizon. Changes that would be considered 'material' include significant changes to your investment objectives, risk tolerance or time horizon.

Know your Client "KYC"

Before making any product recommendations, your advisor will collect and understand essential facts to ensure they have a complete analysis of your needs, including:

- > Income
- > Net worth
- > Investment knowledge
- > Investment objective
- > Risk tolerance
- > Time horizon

Tracking your investments

You'll receive quarterly and annual mutual fund statements. You can also track your investments through your online account at sunlife.ca.

Your investment statements will outline:

- > Opening balance
- > Market value
- > Details of transactions in the period
- > Change in account value
- > Book value of your investments
- > Average cost per unit
- > Closing balance

In addition, you Annual investment statements will outline:

- > Account Investment Performance
- > A report on Account Charges and Compensation

You'll also see a graph showing the breakdown of your accounts by investment objective.

Anytime you complete a transaction, you'll receive a transaction confirmation within five business days, indicating the price and 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.

Comparing your portfolio to benchmark performance

Your advisor may also occasionally send you portfolio summaries, which will show the rate of return of your accounts and portfolio. These summaries may also show how your investments compare to other market performance rates, also known as benchmark indices.

Comparing your portfolio to similar investments may help you determine if your investment performance is appropriate.

Advisor compensation on mutual fund accounts

You can invest in mutual funds through commission-based accounts or fee-based accounts.

Commission-based accounts

With commission-based accounts, a portion of your advisor's compensation is paid as an ongoing trailing commission. You may also pay a sales charge option when you buy or sell fund units, as explained below:

Sales charge options	What you pay
No-load (no sales charge)	No fees when you buy or sell fund units. These funds are typically held in fee-based accounts.
Front-end load (initial sales charge)	You may pay a negotiated percentage fee to your advisor when you buy fund units.
Low-load (deferred sales charge)	No fees for purchases; however, you may incur charges when you sell your fund units, depending on how long your money has been invested. This sales charge declines to zero after you have owned the units for a specific number of years. DSC has a longer time period than LSC in which fees could be charged for redeeming units.

Your fund's Simplified Prospectus and Fund Facts provides more details about these sales charges and commissions.

Fee-based accounts

Fee-based accounts don't charge for buying or selling funds. An annual fee rate is negotiated with your advisor in exchange for the dealer services provided. This yearly dealer service fee rate is based on a set percentage of your fee-based investments.

What happens to interest on cash held in trust

Effective January 1, 2018, interest on funds held in trust will be retained by Sun Life Financial Investment Services (Canada) Inc. You'll receive notice within 60 days should Sun life Financial change this policy.



Your privacy is our responsibility

At Sun Life Financial, we are committed to the highest standards of professional ethics. We take great care to protect your personal information and ensure the information we collect is accurate, up to date, confidential and secure.

Protecting your privacy

To provide you with the highest level of service, some Sun Life Financial employees will have access to your personal information. This may include our advisors and their support staff, members of our financial centre management teams, and Sun Life Financial head office staff.

Our employees and advisors must comply with high standards regarding the privacy of your personal information, as outlined in our privacy policy.

When you purchase a product through your Sun Life Financial advisor, you'll receive an application form and other material that will include a privacy policy. Review this material to learn more about how your personal information is handled.

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, distribution partners such as advisors, 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 practices, visit www.sunlife.ca.

Want more information?

If you want to...	Get started here...
Contact our Customer Care Centre	1-877-SUN-LIFE (1-877-786-5433)
Learn more about products and services	www.sunlife.ca
Talk to an advisor	Use the TALK TO AN ADVISOR form on sunlife.ca
Sign up for e-statements	sunlife.ca/get-connected
Opt out of special offers	1-877-SUN-LIFE (1-877-786-5433)
Share feedback	www.sunlife.ca/contactus
Look up our privacy policy	Visit www.sunlife.ca or email privacyofficer@sunlife.com
Download mySunLife app	Free to download from  