

A white-bordered square containing a topographic map graphic. The map features white contour lines on a dark background. A dashed white line indicates a path through the terrain. Three yellow circular markers are placed along this path, with the largest one at the end of the path. A yellow teardrop-shaped marker is also present, pointing towards the path's end.

**START YOUR
RETIREMENT
JOURNEY**

SUN LIFETIME ADVANTAGE GIF

Taking the right steps now toward your retirement will ensure you're prepared when you get there.

Life's brighter under the sun



SUN LIFETIME ADVANTAGE GIF

Start your retirement journey

Did you know

98%

of Canadians want some of their retirement income guaranteed for life?¹

And that many Canadians are looking for investment growth and guaranteed income adjusted for inflation?²

EVEN IF RETIREMENT IS YEARS AWAY, take the right steps now to prepare for the road ahead. You can have the retirement income you want, by choosing the right products to get you there.

Sun Lifetime Advantage Guaranteed Investment Fund (GIF) satisfies these needs and more with:

- lifetime guaranteed income, which can increase through your working years and help you navigate inflation, by capturing rising interest rates and market values
- access to your money when you need it
- control over when you want to take your income
- certainty in knowing what your guaranteed income will be at future ages
- potential creditor protection
- efficient estate settlement, including the ability to name your beneficiary and bypass the estate

These features are particularly valuable when you're preparing to transition from working income to retirement income. **Sun Lifetime Advantage GIF** reduces risks and eases concerns about running out of money in retirement, the uncertainty of market activity and low interest rates.

Sun Lifetime Advantage GIF can be explained in three easy steps:

1

SET

You'll receive guaranteed income certainty through your deposits. The guaranteed minimum income amount will increase every year you defer your income.

2

RESET

Up until when income payments begin, the minimum amount of guaranteed income automatically resets each year, if market conditions and interest rates have been favourable. This captures additional growth and increases future lifetime guaranteed income.

3

COLLECT

When you decide to begin receiving retirement income, a potential final reset could increase your level of lifetime guaranteed income even further.*

* Lifetime guaranteed income potentially increases based on positive market performance and rising interest rates.

¹ Sun Life Canadian Unretirement Index 2015.

² 60% surveyed want potential investment growth and 50% want income adjusted for inflation, according to LIMRA - Finding the Right Mix: Retirement Income Attitudes and Preferences, 2014.

Flexibility and control

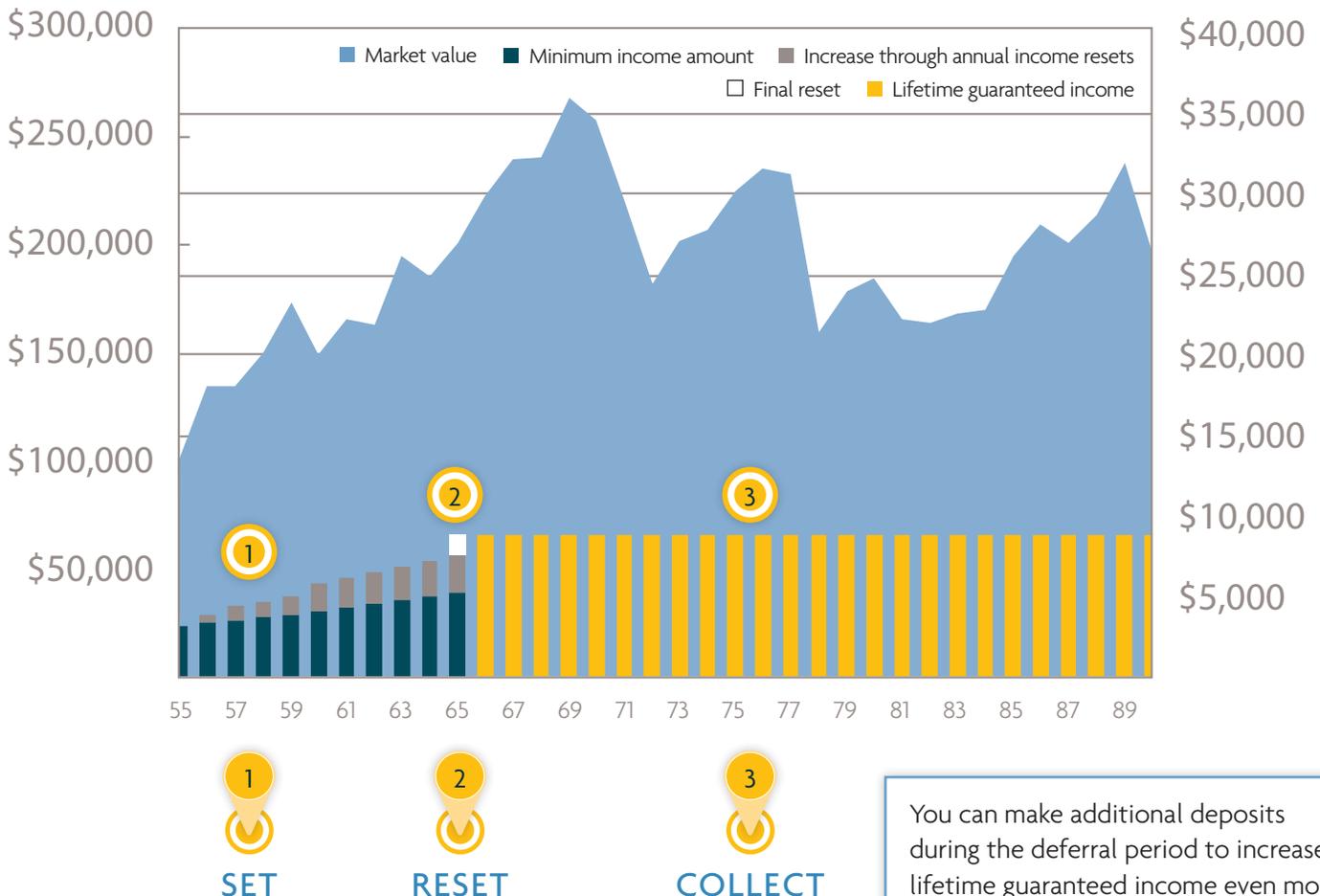
Many retirement income products require that you decide up front when you'll take income. With Sun Lifetime Advantage GIF, when you make your initial deposit, you don't have to decide when you'll start receiving your income. You can choose any age, up to 100.³ You can also easily access your money at the full, current market value of your investment.⁴

The power of waiting

Waiting to take income can greatly increase the lifetime guaranteed income amount, as this illustration shows:

| | |
|---|-----------|
| Initial deposit at age 55 | \$100,000 |
| Guaranteed annual income at age 55 | \$3,150 |
| Guaranteed annual income deferred to age 65 | \$8,700 |

**GUARANTEED INCOME INCREASED BY 176%
SIMPLY BY DEFERRING FOR 10 YEARS**



Low volatility scenario to replicate conservative return estimates. Average annual return 6.80%. 70% equity, 30% fixed income; MER = 3.97%.

³ When your Sun Lifetime Advantage GIF is a registered retirement income fund (RRIF), government rules determine when you start income and minimum withdrawals.

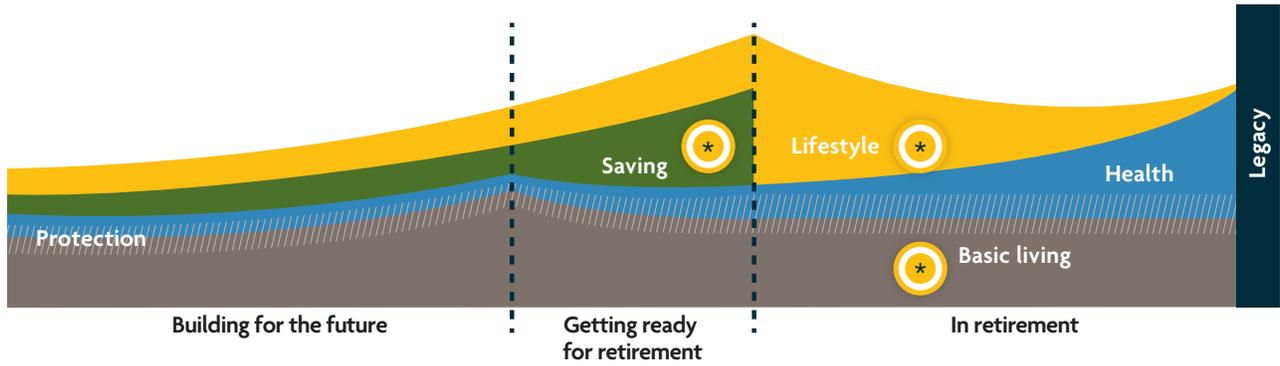
⁴ Withdrawals before income payments begin will reduce future lifetime guaranteed income. After income payments begin, withdrawals above the lifetime guaranteed income amount will reduce future income.



Sun Lifetime Advantage GIF is part of **Money for Life**, Sun Life's customized approach to financial and retirement planning.¹

Money for Life – your changing needs

- Basic living** - money for food, clothing, shelter and anything that's non-negotiable for you
- Saving** - money that you set aside regularly for your future needs
- Health** - money to cover health expenses that typically emerge as you age
- Protection** - money for insurance solutions to protect your income and family
- Lifestyle** - money for the things you want to do and cover personal or household expenses
- Legacy** - money to leave behind for the next generation or a charity



SUN LIFETIME ADVANTAGE GIF

Sun Lifetime Advantage GIF offers an investment option with flexibility and control when it comes to investing for lifetime guaranteed income.

¹ Only advisors who hold CFP (Certified Financial Planner), CH.F.C (Chartered Financial Consultant), F.Pl. (Financial Planner in Quebec), or equivalent designations are certified as financial planners.



Your journey with Sun Life GIFs starts here

As your advisor, I'm here to guide you along the way.
Let's talk more to see if **Sun Lifetime Advantage GIF** is right for you.

For more information please visit sunlifetimedadvantagegif.ca.
To learn more about the complete suite of **Sun Life GIFs**, visit sunlifegifs.ca.

CONTACT INFORMATION:

Toll free English: 1-844-753-4437 (1-844-SLF-GIFS)
Toll free French: 1-844-374-1375 (1-844-FPG-1FSL)
Email: gifs@sunlife.com
Website: sunlifegifs.ca

Life's brighter under the sun

Any amount that is allocated to a segregated fund is invested at the risk of the contract owner and may increase or decrease in value.

Sun Life GIFs are individual variable annuity contracts issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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