

— SUN LIFE —
GRANITE
MANAGED SOLUTIONS

• BUILT FOR YOUR LIFETIME •

ILLUMINATING



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YOUR LIFETIME**

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When we built Sun Life Granite Managed Solutions, we put a lot of thought into why people save for the future and how we could help them get there. Whether their goals are short term or long term. How much risk they're willing to accept. What kind of return they need to help them reach their goals.

To meet a variety of needs, we designed seven solutions – five for growing your savings and two for generating income. Each solution holds a mix of mutual funds and exchange-traded funds, serving as a complete investment portfolio to match your profile.

**So, no matter what stage of life you're at
or the type of investor you are,
Sun Life Granite Managed Solutions fit.**

BROAD DIVERSIFICATION
MULTI-MANAGER APPROACH
TACTICAL ASSET ALLOCATION

What does it all mean?





ENJOY A SMOOTHER INVESTMENT EXPERIENCE WITH **BROAD DIVERSIFICATION**

Diversification means having a mix of investments that behave differently in different market conditions. For example, historically stocks have tended to produce higher returns than bonds over longer periods. But stocks are also more volatile, which means prices are likely to rise and fall more quickly and to greater extremes. Adding bonds to the mix, and maintaining that mix, can help smooth out the ups-and-downs of the stock market.



GET THE RIGHT TOOL FOR THE JOB WITH OUR **MULTI-MANAGER APPROACH**

No single investment company can be the best at managing every type of investment out there. We carefully select specialized managers from all over the world to be a part of Sun Life Granite Managed Solutions, many of them independent of Sun Life. This allows us to choose managers we believe are the best fit for our solutions.



SEIZE OPPORTUNITIES WITH **TACTICAL ASSET ALLOCATION**

Each Sun Life Granite Managed Solution has its own foundational mix of investment funds that make up its “strategic asset allocation.” Even so, there are times when changes in the market create opportunities either to reduce risk or earn potentially higher returns. Temporarily adjusting the strategic allocation to capture these shorter-term opportunities is called “tactical asset allocation.”

If all this sounds complicated, that’s because it is.

The good news is you don’t have to worry about it.

Once you select a portfolio that you and your advisor feel meets your needs, we take care of the rest.



“

I want my money
to **grow**.

”



“

I want my money
to **generate income**.

”

Sound familiar?

Growth and income are the top two goals that Sun Life Granite Managed Solutions aim to meet. But it doesn't end there. Sometimes your specific needs demand a truly versatile solution.

If you also want...

TAX EFFICIENCY

Consider Sun Life Granite Managed Classes for investments you may have in non-registered accounts. These corporate class portfolios are structured to produce more tax-efficient distributions than the trust versions.

PREDICTABLE, TAX-EFFICIENT CASH FLOW

Consider the Series T or AT (corporate class) versions of certain Sun Life Granite Managed Solutions, specifically for investments you may have in non-registered accounts.

THE GUARANTEES OF AN INSURANCE CONTRACT

Consider the suite of segregated fund products known as Sun Life Guaranteed Investment Funds (GIFs), offered by Sun Life Assurance Company of Canada.

...then we have a solution for you.

By the way...

Sun Life Granite Managed Solutions – in fact all our mutual funds – are available in our Private Client program. Private Client offers affluent clients features such as management fee reductions, account linking and advanced reporting. Speak to your advisor for details.

**GETTING STARTED
IS EASY.**



Ask your advisor to guide you through our simple questionnaire and discover which Sun Life Granite Managed Solution is right for you.

• • •

In partnership with your advisor, we'll help set you on the path to lifetime financial security with all the power of Sun Life behind you.



DIVERSIFICATION
FAR AND WIDE.

We bring a global spectrum of asset management talent, research and innovation to your portfolio.



BLACKROCK®



Dynamic Funds®
Invest with advice.



Schroders

PHILLIPS, HAGER & NORTH
Investment Management®



Sun Life Granite Managed Solutions invest in mutual funds and/or exchange traded funds (ETFs). Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Investors should consult with professional advisors before acting on any information contained in this brochure.

Sun Life Granite Managed Income Portfolios intend to make monthly distributions at a fixed rate. An investor's actual annual distribution rate is dependent on the net asset value of the units at the time they are acquired, and on the rate of distribution at such time. Distributions should not be confused with "yield" or "income", and are not intended to reflect a fund's investment performance or rate of return. Distributions may be comprised of income, capital gains or return of capital. The distribution rate on units held by an investor may be greater than the return on the fund's investments. If the cash distributions paid to an investor are greater than the net increase in the value of the investment, the distribution will erode the value of the original investment. Distributions are automatically reinvested in additional units of the applicable fund unless the investor instructs us to distribute cash.

If necessary, a fund will make an additional distribution of income and capital gains in December of each year. The funds may make additional distributions of income, capital gains or return of capital at any other time as we consider appropriate. A distribution of capital is not immediately taxable to an investor but will reduce the adjusted cost basis of the investor's units. There can be no assurance that a fund will make any distributions in any particular month, and we reserve the right to adjust the amount of monthly distribution if we consider it appropriate, without notice.

The Sun Life Global Investments corporate class mutual funds each represent a separate class of shares of Sun Life Global Investments Corporate Class Inc., a mutual fund corporation.

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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**Not every investment manager can do what we do.
Then again, not every investment manager has the power of Sun Life.**

Talk to your advisor today about how Sun Life Granite Managed Solutions can help you meet your investment goals.

 www.sunlifeglobalinvestments.com/granite

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