WELCOME TO THE

BRIGHT SIDE

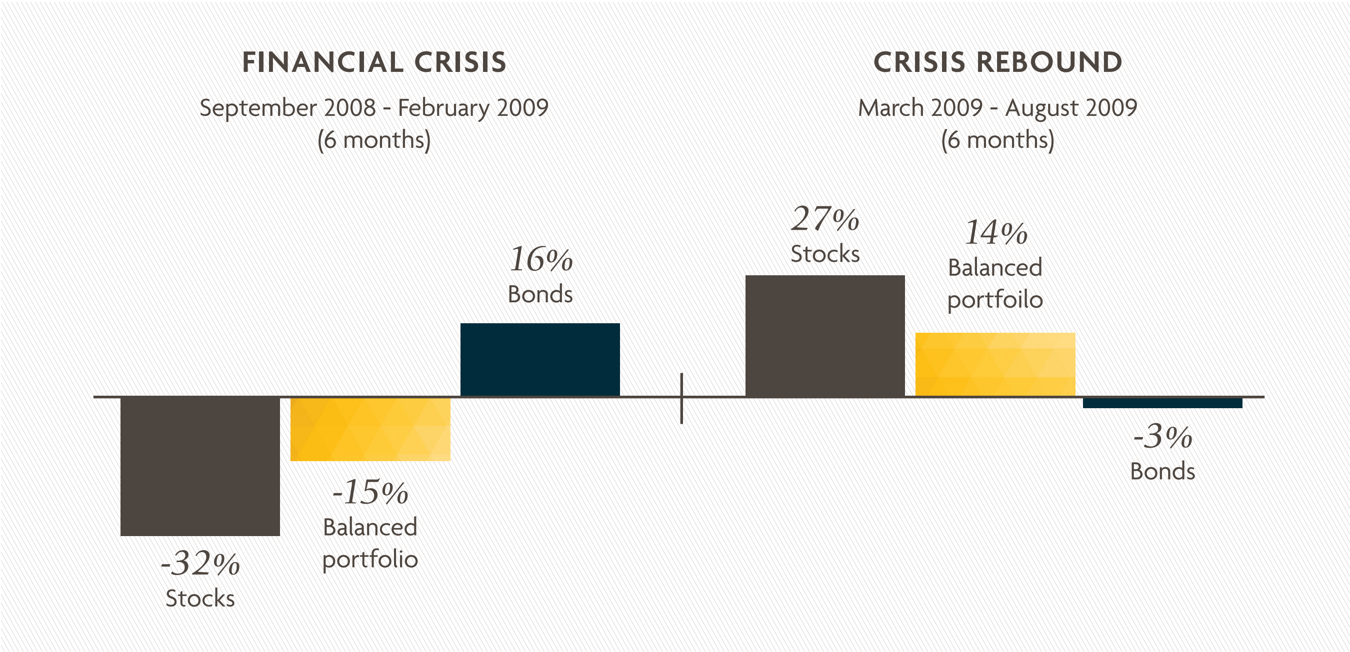
Sun Life GLOBAL Investments

ILLUMINATING

STAY BALANCED FOR A SMOOTHER MARKET RIDE

If sudden ups and downs in the stock market are keeping you awake at night, it might be wise to build a balanced portfolio that combines a mix of stocks and bonds. Stocks offer growth potential, while bonds help protect against losses and dampen volatility in your portfolio.

It's a market-tested strategy that proved itself yet again in the financial crisis. During the downturn, a balanced approach did far better than a stocks-only strategy, demonstrating the diversification benefits of bonds. During the rebound the opposite occurred, with stock gains in the balanced approach more than offsetting falling bond prices. And while it did underperform stocks, the balanced strategy still delivered the positive returns with lower volatility that many investors are looking for.



Index returns are in Canadian dollars and include dividends. **Stocks** MSCI World Index **Bonds** Barclays Global Aggregate Bond Index **Balanced portfolio** 60% stocks (MSCI World Index) and 40% bonds (Barclays Global Aggregate Bond Index). You cannot invest directly in an index. Past performance is no guarantee of future returns. **Financial crisis** returns from September 1, 2008 to February 28, 2009. **Crisis rebound** returns from March 1, 2009 to August 31, 2009. Source: Morningstar.

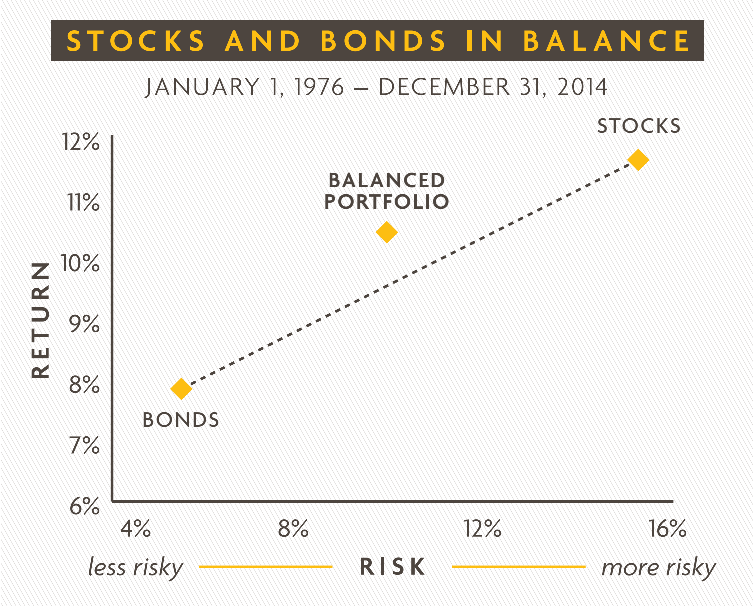
Keeping stocks and bonds in balance can help you

weather storms in the market.

A LONG-TERM TRACK RECORD OF SUCCESS

As we saw, a balanced approach helped reduce risk in the financial crisis. To see how it has done historically, let's look at how a model portfolio holding 60% U.S. stocks and 40% U.S. bonds has performed over nearly four decades.

As you can see, the balanced portfolio delivered returns competitive with stocks – but thanks to the bond component, it did so with less risk.



Risk is defined as standard deviation (annualized), which measures the volatility of a security over a specific time period. Index returns are annualized in U.S. dollars and include dividends. **Stocks** S&P 500 **Bonds** Barclays U.S. Aggregate Bond Index **Balanced portfolio** 60% stocks (S&P 500) and 40% bonds (Barclays U.S. Aggregate Bond Index). You cannot invest directly in an index. Past performance is no guarantee of future returns. We used U.S. market data because it offered a longer time period. Data from January 1, 1976 (earliest available data for Barclays U.S. Aggregate Bond Index) to December 31, 2014. Source: Morningstar.

We believe long-term investment success requires effective risk management. History shows investing in a balanced way not only helps reduce risk, it may give you the confidence to stay invested when markets turn volatile.

For more information speak to your financial advisor or visit www.sunlifeglobalinvestments.com today.

Sun Life GLOBAL Investments

ILLUMINATING

810-4494-11-15