

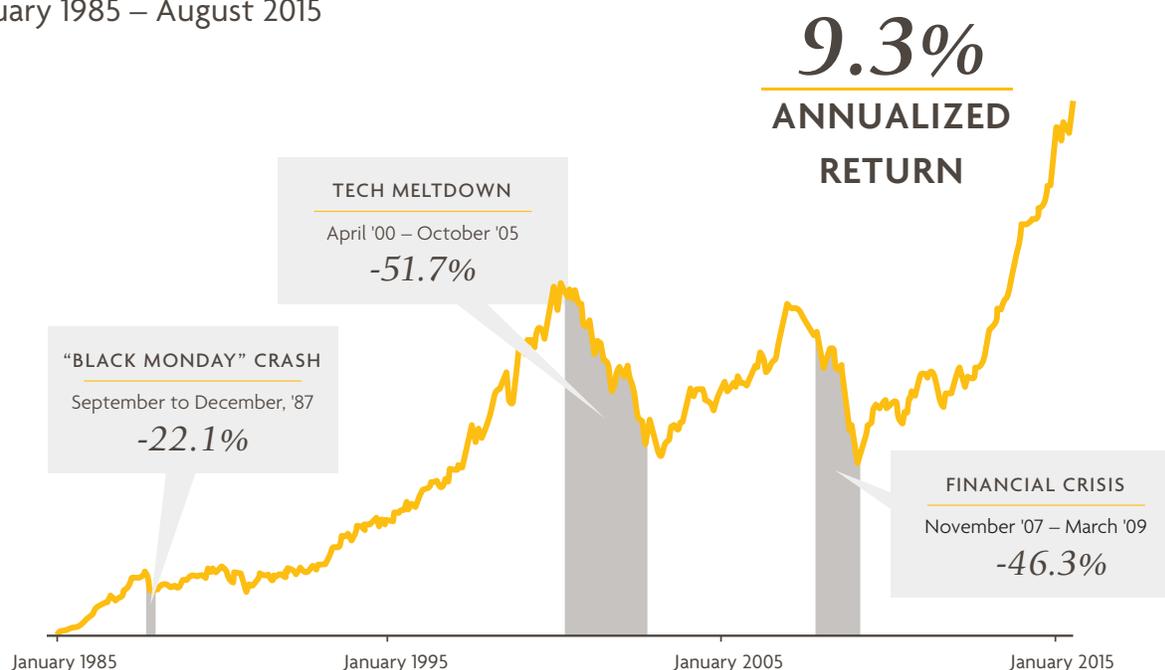
WELCOME TO THE BRIGHT SIDE

DOES IT PAY TO STAY INVESTED WHEN MARKETS FALL?

In stock market downturns many investors are relieved to be on the sidelines. But then this worry often sets in – *If I'm not invested how do I reach my financial goals?* One way to answer that question is to look at what would happen if you simply ignored all the end-of-the-world headlines and stayed invested. Clearly, you would have come out further ahead. In fact, even with 30 years of ups and downs global stocks have returned 9.3% annualized – and that's with three bear market declines of as much as 51.7%.

GLOBAL STOCK MARKET

January 1985 – August 2015



Global stock market represented by MSCI World Index in Canadian dollars, with dividends reinvested after deduction of any withholding taxes. A bear market is defined as a downturn of at least 20% for a minimum of two months. You cannot invest directly in an index. Past performance is no guarantee of future returns. Data from January 1, 1985 to August 31, 2015. Source: Morningstar.

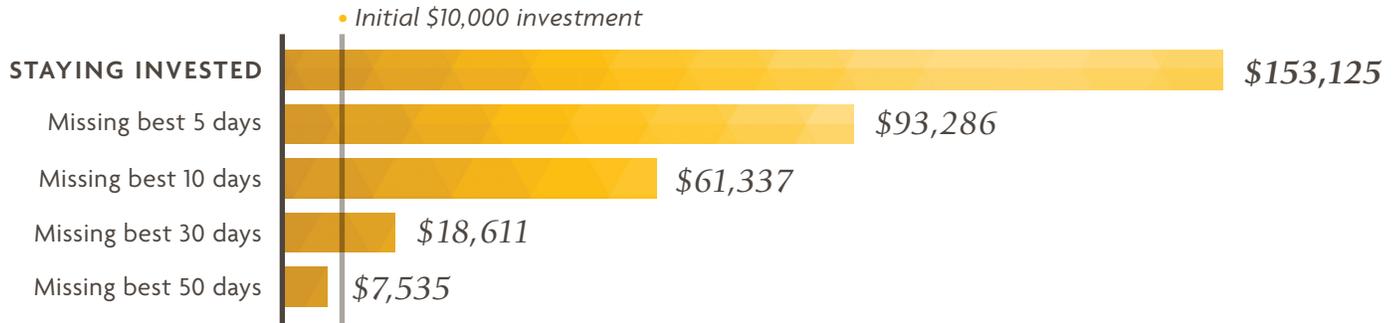
When markets fall remember what history tells us:
for long-term success, it pays to stay invested.

TIME IN THE MARKET IS TIME WELL SPENT

When markets turn negative our instincts often tell us to sell now and buy again later. That may seem logical, but how do you pick the right time to exit or re-enter the market? Because rallies can sometimes come in surges measured in days not weeks, being out of the market for even a few days can cause lasting damage to your portfolio.

MISSING THE BEST DAYS CAN HURT

Growth of \$10,000 invested in the global stock market



Global stock market represented by MSCI World Index in Canadian dollars, with dividends reinvested after deduction of any withholding taxes. **Best days** defined as days with highest growth in percentage terms. You cannot invest directly in an index. Past performance is no guarantee of future returns. Data from January 1, 1985 to August 31, 2015. Source: Morningstar.

We believe long-term investment success starts
with a simple yet powerful strategy:
stay invested, no matter what happens in the markets.

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



I L L U M I N A T I N G

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810-4496-11-15