



SUN GIF SOLUTIONS

A RISK MANAGEMENT STRATEGY FOR ALL OF LIFE'S STAGES

Life's brighter under the sun



Did you know these facts about Canadian investors?

More than

56%

of investors surveyed said that the threat of [market] volatility undermines their savings and retirement goals.¹

Among Canadians
in the workforce,

47%

believe there's a serious risk they could outlive their retirement savings.²

¹ Natixis Investment Managers' 2018 Global Survey of Individual Investors.

² Sun Life Financial and Ipsos poll, 2019.

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A risk management strategy for all of life's stages

Canadians need your help to create investment growth to offset rising costs, protect against fluctuations in market values, and generate enough retirement income to last as long as they live.

THE CONCERN: Clients want adaptable investment and income solutions to meet their changing needs for all of life's stages.

They want the ability to manage several financial risks that could keep them awake at night. They also want to make an easy transition into retirement.

Here are the key financial risks Clients can experience while saving for or in retirement:

LONGEVITY RISK	the risk of outliving their money
MARKET RISK	the risk of losing money due to market activity
INFLATION RISK	the risk their money will buy less
MORTALITY RISK	the risk of the early death of a spouse or partner
LIQUIDITY RISK	the risk of not having access to money in an emergency

For those saving for or in retirement, it's difficult to anticipate these risks ahead of time and plan for them. It's important to have a plan that's flexible to accommodate unforeseen changes in the future. Clients won't receive the benefits of your hard work if their portfolios succumb to some or all of these risks.

THE SOLUTION: Sun Guaranteed Investment Fund (GIF) Solutions – an all-in-one, flexible solution that allows Clients to plan for and adapt to all life's stages and financial risks.

When Clients use **Sun GIF Solutions** as the foundation of a retirement risk management strategy, they plan for multiple financial risks using the product's three series. The ability to hold each series either alone or in combination results in an agile solution, flexible for changes anytime. And you'll demonstrate the value of your trusted advice.

Investment Series, Income Series, and Estate Series in **Sun GIF Solutions** can help manage the financial risks Clients face:

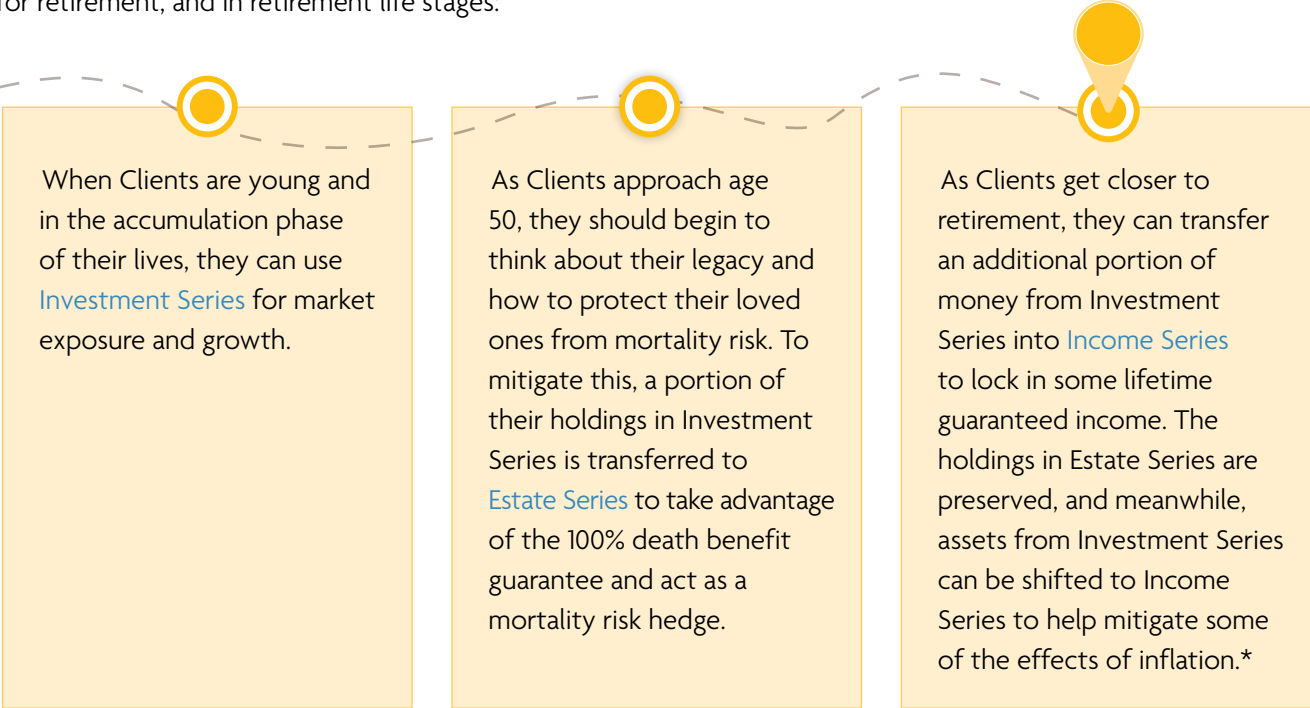
RISK MANAGED	INVESTMENT SERIES	INCOME SERIES	ESTATE SERIES
LONGEVITY RISK		✓	
MARKET RISK		✓	
INFLATION RISK	✓		✓
MORTALITY RISK	✓	✓	✓
LIQUIDITY RISK	✓	✓	✓

Promote **Sun GIF Solutions** to Clients throughout their working lives:

	INVESTMENT SERIES	INCOME SERIES	ESTATE SERIES
TARGET MARKET AGE	25 - 90	55 - 75	50 - 80
TARGET MARKET DESCRIPTION	Clients building their savings	Clients getting ready for or in retirement	Clients ready for or in retirement
GOALS	<ul style="list-style-type: none"> Growth opportunities through maximum equity exposure Guarantees with access to money* 	<ul style="list-style-type: none"> Immediate lifetime guaranteed income Guarantees with access to money* 	<ul style="list-style-type: none"> Grow estate value 100% death benefit guarantee to address uninsurability Legacy planning at a fair price Guarantees with access to money*

* Withdrawals impact the value of contract guarantees.

You can see that Sun GIF Solutions meets the needs of Clients at the building for the future, getting ready for retirement, and in retirement life stages:



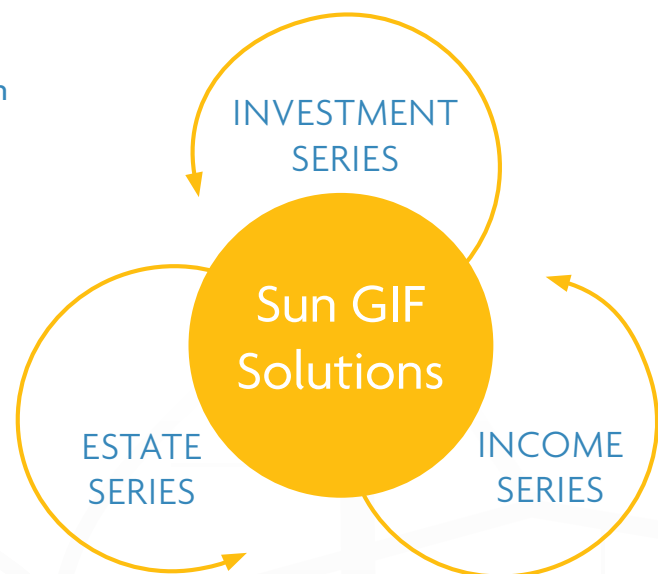
When Clients are young and in the accumulation phase of their lives, they can use **Investment Series** for market exposure and growth.

As Clients approach age 50, they should begin to think about their legacy and how to protect their loved ones from mortality risk. To mitigate this, a portion of their holdings in Investment Series is transferred to **Estate Series** to take advantage of the 100% death benefit guarantee and act as a mortality risk hedge.

As Clients get closer to retirement, they can transfer an additional portion of money from Investment Series into **Income Series** to lock in some lifetime guaranteed income. The holdings in Estate Series are preserved, and meanwhile, assets from Investment Series can be shifted to Income Series to help mitigate some of the effects of inflation.*

Sun GIF Solutions offers an all-in-one approach for you to help Clients manage financial risks and invest through all of life's stages:

One product for many Client needs



The flexibility of having Investment Series, Income Series, and Estate Series within Sun GIF Solutions allows the strategic movement of money between each series, helping Clients prepare for and react to life's changing situations.

* Any transfers from one Series to another may impact the value of the contract and reduce guarantees proportionally.



SUN GIF SOLUTIONS

Sun GIF Solutions provides a holistic approach to help meet Clients' investment, retirement income, and legacy needs through all of the **Money for Life** stages.

For more information on Sun GIF Solutions, speak with your Wealth Sales Team. You can also visit [sunlifesolutions.ca](https://www.sunlifesolutions.ca). To learn more about the complete suite of **Sun Life GIFs**, visit [sunlifegifs.ca](https://www.sunlifegifs.ca).

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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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