

# INVEST AND BUILD **FOR YOUR FUTURE**

**SUN GIF SOLUTIONS: INVESTMENT SERIES**

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ADVISOR USE ONLY



# Sun GIF Solutions: Investment Series

**Investing can be stressful but doesn't have to be.**

Whether you're saving for retirement or for other financial goals, Investment Series can help. It offers a wide selection of investment options to provide potential growth opportunities, while also helping to give you the peace of mind that comes with an additional layer of protection.

## **Sun GIF Solutions Investment Series:**

- Choice of approximately 60 funds
- Ranging from domestic to global
- Money market and Dollar Cost Averaging (DCA) options
- 100% equity options
- Available for RRSP, RRIF, locked in plans, TFSA, Non-registered assets

**Customize your portfolio to match your financial goals and risk tolerance.**

# Who should consider Sun GIF Solutions Investment Series?

Investment Series offers investing opportunities for:

- 25-90-year-olds saving for or in retirement.
- People looking to grow their assets with an extra layer of protection.
- People looking for estate planning benefits and cost efficiencies at time of settlement.
- Individual or small business owners who are looking to protect their personal assets with the potential creditor protection offered through a segregated fund contract.

## Sun GIF Solutions Investment Series offers:

Named Beneficiaries	Potential Creditor Protection
Your assets will be distributed efficiently and according to your wishes.	Assets may be protected from seizure by creditors.
Death Benefit Guarantee <sup>1</sup>	Bypass Probate and other fees <sup>2</sup>
Protection for your assets, with your beneficiary receiving the guaranteed amount (75% of all deposits) or the market value, whichever is greater.	The ability to bypass the estate, so that proceeds can pass quickly and privately <sup>2</sup> to your beneficiaries without legal, estate administration and probate fees.



### Did you know...

That some types of investments only allow you to name beneficiaries on registered assets – RRSP, etc? Segregated fund contracts allow for named beneficiaries on **both registered and non-registered assets**.<sup>2</sup>

<sup>1</sup>Withdrawals affect the value of the contract guarantees.

<sup>2</sup>Probate, executor, accounting, legal fees, and the ability to name beneficiaries for all tax types may vary by province. Depending on the province, assets settled through the probate process are afterwards available in the public domain, whereas assets that bypass the process, information remains private.

# Money in your beneficiaries' pockets, not paid out in fees.

Bypassing the complex and sometimes lengthy probate and estate settlement process.

Using a segregated fund contract can lead to legacy planning benefits and cost efficiencies for your beneficiaries. With its ability to bypass probate and the fees often associated, investors can save those additional expenses and that may mean more money for your loved ones. With the ease, speed and privacy offered when distributing the assets, it can put money into the hands of your loved ones quickly, helping lessen some of the stress in an already stressful situation.

## A comparison

This table looks at the potential costs/fees associated with settling assets by comparing other investment types to a segregated fund contract.\*

	Mutual Fund	Segregated Fund	
Estate Fees	Invested amount	\$500,000	\$500,000
	Market value (net sales charges) at Death (A)	\$814,447	\$797,543
	Probate Fees – up to 1.5% (Will vary by province)	\$11,475	\$0
	Legal Fees (Assumes 2.5%)	\$24,433	n/a
	Accounting Fees (Assumes 10 hours at \$100/hr)	\$1,000	n/a
	Estate Executor/Liquidator (Assumes 2.5%)	\$24,433	n/a
	<b>Total Estate Fees (B)</b>	<b>\$61,341</b>	<b>n/a</b>
	Net Value at Death (A-B)	\$753,106	\$797,543
<b>Savings for the beneficiaries using a segregated fund contract</b>		<b>\$44,437</b>	

\*For illustration purposes only. Probate, accounting, legal, and executor fees can vary by province and depending on the complexity of the client's estate scenario.

Assumes there is a named beneficiary on the segregated fund contract. Based on a 5% net rate of return. The net return for the segregated fund has been reduced by 0.25% to account for the generally higher MER. Assumes non-registered assets. Assumes client lives in Ontario. Professional services required and fees may vary depending on the complexity of the client's estate scenario. This example is for illustration purposes only. Individual scenarios may vary based on the fund returns, the time in the fund, the fees associated with probate fees by province as well as legal, accounting and executor fees.

Choice, flexibility and  
growth opportunities.



## About Sun Life Global Investments

Sun Life Global Investments offers Canadians a diverse lineup of mutual funds, portfolio solutions and guaranteed investments, empowering them to pursue their financial goals at every life stage. We bring together the strength of one of Canada's most trusted names in financial services with some of the best asset managers from around the world to deliver a truly global investment platform. For more information, please visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) or follow us on Twitter @SLGI\_Canada.



For more information, speak to your advisor or:

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Sun Life Assurance Company of Canada is the issuer of accumulation annuities (insurance GICs), payout annuities and individual variable annuity contracts (segregated fund contracts). 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.

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