



PRODUCTS-AT-A-GLANCE

**SUN LIFE
GUARANTEED
INVESTMENT
FUNDS**



	TARGET MARKET	INVESTOR GOALS	MATURITY GUARANTEE ¹	DEATH BENEFIT GUARANTEE ¹	RESETS*	LIFETIME GUARANTEED INCOME ²	LATEST AGE FOR PREMIUM DEPOSITS*	MINIMUM DEPOSIT	MAXIMUM DEPOSIT	PRIVATE CLIENT PROGRAM	NUMBER OF FUNDS	MER (excluding money market funds)	MAXIMUM EQUITY FUND ALLOCATION
Sun GIF Solutions Investment Series	Age 25-90 Investors who are building their savings	<ul style="list-style-type: none">Growth opportunities through maximum equity exposureAccess to money¹	75% at contract maturity (age 100)	75% of deposits	None	None	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 90 RRIF/LIF/LRIF/RLIF/PRIF – age 90	<ul style="list-style-type: none">\$500 initial deposit\$100 subsequent deposits\$50 PAC\$5,000 to the DCA fund	Deposits of \$1,000,000 or more require approval from Sun Life Financial before the deposit	\$100,000 minimum market value in Private Client eligible units	Approximately 60	Approximately 1.90% to 3.60%	100% equity fund allocation
Sun GIF Solutions Estate Series	Age 50-80 Investors who are getting ready for or in retirement	<ul style="list-style-type: none">Grow and protect estate valueLegacy planning at a fair priceAccess to money¹	75% at contract maturity (age 100)	100% of deposits	<ul style="list-style-type: none">Annual automatic resets to the death benefit guarantee on the contract anniversary date, based on market performance, up to age 80	None	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 90 RRIF/LIF/LRIF/RLIF/PRIF – age 90 <i>Deposits between age 81 and 90 have limited investment and sales charge options available. See Funds-at-a-glance for a list of available options</i>	<ul style="list-style-type: none">\$500 initial deposit\$100 subsequent deposits\$50 PAC\$5,000 to the DCA fund	Deposits of \$1,000,000 or more require approval from Sun Life Financial before the deposit	\$100,000 minimum market value in Private Client eligible units	Approximately 55 <i>(approximately 15 funds for deposits between age 81 and 90)</i>	Approximately 2.05% to 3.60%	100% equity fund allocation <i>Note: funds available for deposit between age 81 and 90 have a lower equity fund allocation</i>
Sun GIF Solutions Income Series	Age 55-75 Investors who are getting ready for or in retirement	<ul style="list-style-type: none">Desire lifetime guaranteed income within 5 years of depositAccess to money¹	75% at contract maturity (age 100)	75% of deposits	None	<ul style="list-style-type: none">Lifetime guaranteed income as early as age 50³Lifetime guaranteed income amount is based on minimum income rates at the time of depositEach year the client defers electing income, a higher lifetime guaranteed income is available	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 90 RRIF/LIF/LRIF/RLIF/PRIF – age 80	<ul style="list-style-type: none">\$25,000 initial deposit\$500 subsequent deposits\$100 PAC once initial deposit amount has been met	Deposits of \$1,000,000 or more require approval from Sun Life Financial before the deposit	Eligible for certain benefits ⁴	Single fund offering – Strategic Income fund	Approximately 2.80%	Not available
Sun Lifetime Advantage GIF	Age 50-70 Investors who are 5 or more years from retirement	<ul style="list-style-type: none">Minimum lifetime guaranteed incomeBenefit from both positive market performance and rising interest ratesAccess to money¹	75% at contract maturity (age 100)	75% of deposits	<ul style="list-style-type: none">Annual automatic resets to lifetime guaranteed income on the contract anniversary date during years leading up to income start date; income reset is based on combined positive market performance and rising interest ratesAn additional reset is performed at the time income is elected to potentially lock in a higher lifetime guaranteed income	<ul style="list-style-type: none">Lifetime guaranteed income as early as age 50³Lifetime guaranteed income amount is based on minimum income rates at the time of depositResets can increase the lifetime guaranteed income based on combined positive market performance and rising interest ratesEach year the client defers electing income, a higher lifetime guaranteed income is available	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 80 RRIF/LIF/LRIF/RLIF/PRIF – age 80	<ul style="list-style-type: none">\$25,000 initial deposit\$500 subsequent deposits\$100 PAC once initial deposit amount has been met\$5,000 to the DCA fund	Deposits of \$1,000,000 or more require approval from Sun Life Financial before the deposit	\$100,000 minimum market value in Private Client eligible units	Approximately 40	Approximately 2.85% to 4.10%	Approximately 70% equity fund allocation
Sun Protect GIF	Age 40-75 Investors who are looking to save for 15 years or more	<ul style="list-style-type: none">Invest in the marketAccess to money¹	<ul style="list-style-type: none">100% of deposits made in the first year before the contract anniversary date and 75% of deposits thereafterThe maturity benefit date is 15 years from the initial deposit or most recent reset dateAt the end of the 15 year period, the contract may be renewed and 100% maturity guarantee benefit will apply to deposits made in the first year after the reset or renewalMaturity guarantee reduces to 75% if at the time of renewal there are less than 15 years until contract maturityThe contract maturity date is age 100 <i>Resets and contract renewals extend the maturity benefit date. Refer to the “Resets” section to the right.</i>	100% of deposits	<ul style="list-style-type: none">Up to 4 client-initiated resets per year to the maturity guarantee based on market performance up to age 80Resets will extend the maturity benefit date by 15 yearsAnnual automatic resets to the death benefit guarantee on the contract anniversary date, based on market performance, up to age 80	None	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 80 RRIF/LIF/LRIF/RLIF/PRIF – age 80	<ul style="list-style-type: none">\$1,000 initial deposit\$500 subsequent deposits\$50 PAC once initial deposit amount has been met\$5,000 to the DCA fund	Deposits of \$1,000,000 or more require approval from Sun Life Financial before the deposit	\$100,000 minimum market value in Private Client eligible units	Approximately 20	Approximately 2.50% to 4.35%	100% equity fund allocation

For more information visit our website www.sunlifegifs.ca.

* All ages are as of December 31st of the year the annuitant reaches that age.



LEGEND

CB advisor chargeback
DCA dollar cost average
DSC deferred sales charge

FEL front-end load
LIF life income fund
LIRA locked-in retirement account

LL low-load
LRIF locked-in retirement income fund
LRSP locked-in retirement savings plan

MER management expense ratio
PAC pre-authorized chequing
PRIF prescribed retirement income fund

RLIF restricted life income fund
RLSP restricted locked-in savings plan
RRIF registered retirement income fund

RRSP registered retirement savings plan
TFSA tax-free savings account

Compensation detail⁵

Sales charge option	Daily interest & money market funds		Fixed income funds		All others ⁶	
	Sales commission	Trailer	Sales commission	Trailer	Sales commission	Trailer
DSC	0% ⁷	0.10%	5%	0.25%	5%	0.50%
FEL	0%	0.20%	0 – 5%	0.50%	0 – 5%	1%
LL	0% ⁷	0.10% ⁸	2.50%	0.25% ⁸	2.50%	0.50% ⁸
CB	0% ⁷	0.20% ¹⁰	3%	0.50% ¹⁰	3%	1% ¹⁰
F CLASS	Applies to fee-based accounts in nominee name; the distributor will charge the commission separate from the segregated fund contract.					

Sales charge option	Private Client	
	Sales commission	Service fee
O CLASS	0 – 5%	0 – 1% ⁹

¹ Withdrawals impact the value of contract guarantees.

² For locked-in funds, if the lifetime guaranteed income is greater than the LIF maximum, clients may not be able to withdraw the full lifetime guaranteed income amount. Please review the information folder and contract for more information.

³ Income start date may be subject to age restrictions based on the registration type of the contract.

⁴ If the client holds other Private Client eligible units, the market value of the Income Series units are included in the total market value of Private Client eligible units. However, Income Series units aren't eligible for management fee reductions.

⁵ A pro-rated claw back of commission will apply if the annuitant dies within 90 days of the contract start date.

⁶ Includes the Sun Dollar Cost Average Daily Interest fund.

⁷ No sales commission is paid for deposits to these funds. Commission is paid when switched to long-term funds.

⁸ Trailer doubles after three years.

⁹ Plus applicable taxes.

¹⁰ No trailer is paid in the first 2 years.

About Sun Life Financial

Founded in 1865, Sun Life Financial has helped Canadians manage and grow their assets for over 150 years.

FINANCIAL STRENGTH, DISCIPLINED RISK MANAGEMENT

- International financial services provider with total assets under management of \$1 trillion+*
- One of Canada's oldest, most trusted financial institutions, recognized for sustainability and proven, disciplined risk management

INVESTMENT MANAGEMENT EXPERTISE

- Investment funds from leading global portfolio managers
- Focus is on risk management through experience, insight and innovation

LEADING PRODUCTS AND SERVICE

- Full suite of leading insurance and investment products for individuals and corporate customers
- Strong commitment to service excellence

* As of June 30, 2019 for the Sun Life Financial group of companies.

Life's brighter under the sun

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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