



Ready to invest?

Sun Life Financial offers a suite of segregated fund products, **Sun Life Guaranteed Investment Funds (GIFs)**, which can provide the benefits of protection, investment growth, flexibility and control for your assets, as well as lifetime guaranteed income options.¹ They're part of **Money for Life**, Sun Life Financial's customized approach to financial and retirement planning.²

Sun Life GIFs offer a wide variety of features to meet your financial needs now and in the future. Your advisor can show you the benefits of these and our other investment and insurance solutions. To learn more, talk with your advisor or visit sunlifegifs.ca.

¹ 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

² Only advisors who hold CFP (Certified Financial Planner), CH.F.C. (Chartered Financial Consultant), F.P.L. (Financial Planner in Quebec), or equivalent designations are certified as financial planners.

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 \$734 billion*
- 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

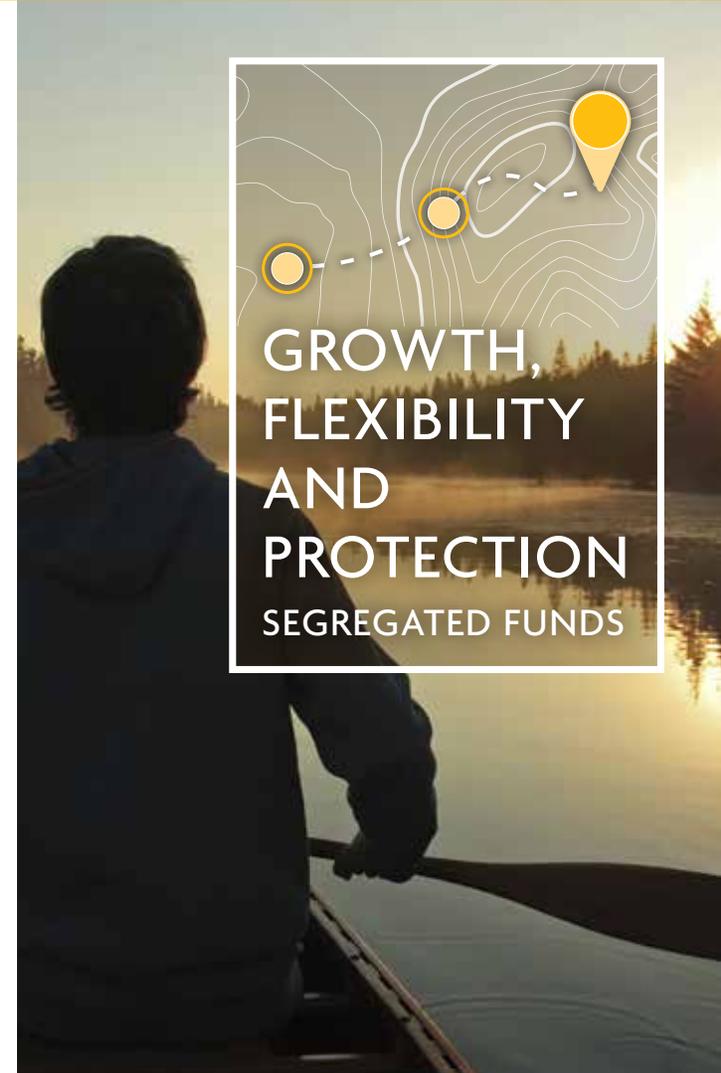
- Full suite of leading insurance and investment products for individuals and corporate customers
- Strong commitment to service excellence

*As at December 31, 2014.

Life's brighter under the sun



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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Take a closer look at what segregated funds have to offer.

Life's brighter under the sun



What are segregated funds?

Segregated funds (also referred to as guaranteed investment funds) are similar to mutual funds in that they provide growth potential, but with the added benefits of an insurance contract, only available through insurance companies.

GROWTH AND FLEXIBILITY

- Segregated fund products provide a wide range of funds to choose from in various asset classes, to suit your personal tolerance for risk.
- Some products allow you to grow your retirement savings and receive an income.
- You can access the market value of your investment at any time.*

*Withdrawals will reduce the maturity and death benefit guarantees and, if applicable, excess withdrawals will reduce future lifetime guaranteed income.

PROTECTION

Segregated fund contracts offer the protective features of an insurance contract, such as:

- **Guarantees:** 75 per cent to 100 per cent of premiums (reduced for withdrawals) are available when your contract matures, or on your death. The value of the contract isn't guaranteed at other times. These guarantees help protect your investment from market volatility.
- **Named beneficiaries:** Removes the guesswork when the time comes to settle your estate and ensures your assets are distributed according to your wishes.
- **Bypass of probate and other fees:** With named beneficiaries, proceeds are paid to them directly without passing through your estate, saving time and estate administration fees. This helps to settle your estate quickly and efficiently.
- **Potential creditor protection:** Assets within your contract may be protected against seizure by creditors. This is a benefit for business owners and professionals wanting to protect personal assets from professional liability.

Some segregated fund products offer these additional features:

- **Income guarantee:** Provides you with stable and predictable lifetime guaranteed income to help manage the risk of outliving your money.
- **Resets:** Some available guarantees reset at least annually (either automatically or initiated by you) if economic conditions have been favourable. This locks in and protects your growth.

Why consider segregated funds?

Segregated fund products are popular with people who want the growth potential of market-based investments with the added security of guarantees.

Whether you're growing your savings, looking for retirement income or planning your legacy, there are many ways segregated fund products can help meet your financial goals.

