

Peace of mind for your investment

CDIC and Assuris protection



Meet Dave and Sara

Dave and Sara have spent the last 20 years working hard in various jobs. They're both in their early 50s and plan to retire within the next 10 years. Each year they contribute savings into a non-registered joint savings account. Their account balance is currently \$725,000, and they have plenty of contribution room available in their RRSPs.

The Goal Maximize protection of their investments.

- Dave and Sara are concerned about the protection of their non-registered investments. They wonder what would happen if the issuing company goes out of business. They understand there are certain protections in place on their bank GICs, but aren't aware there are other ways to protect their investments. Currently, only \$100,000 of their joint savings is insured, leaving \$625,000 unprotected.
- They ask their advisor about redistributing their portfolio to gain additional protection of their assets.

Their Options What's the most practical way to gain maximum protection for their assets?

Dave and Sara's advisor outlines some options giving them the most coverage for their investment savings while maintaining their desired asset mix.

For example:

- They can put their investments into GIC products that offer investment insurance from the Canada Deposit Insurance Corporation (CDIC) where they're eligible to receive up to \$100,000 of protection (including principal and interest) per account type and registration plan.
- They can put their investments into insurance GICs* where they'll receive protection by Assuris, a not-for-profit organization that protects Canadian policyholders if their life insurance company should fail. Currently the maximum coverage for each owner is \$100,000 per policy type, per institution.

*An Insurance GIC is an accumulation annuity issued by a life insurance company.

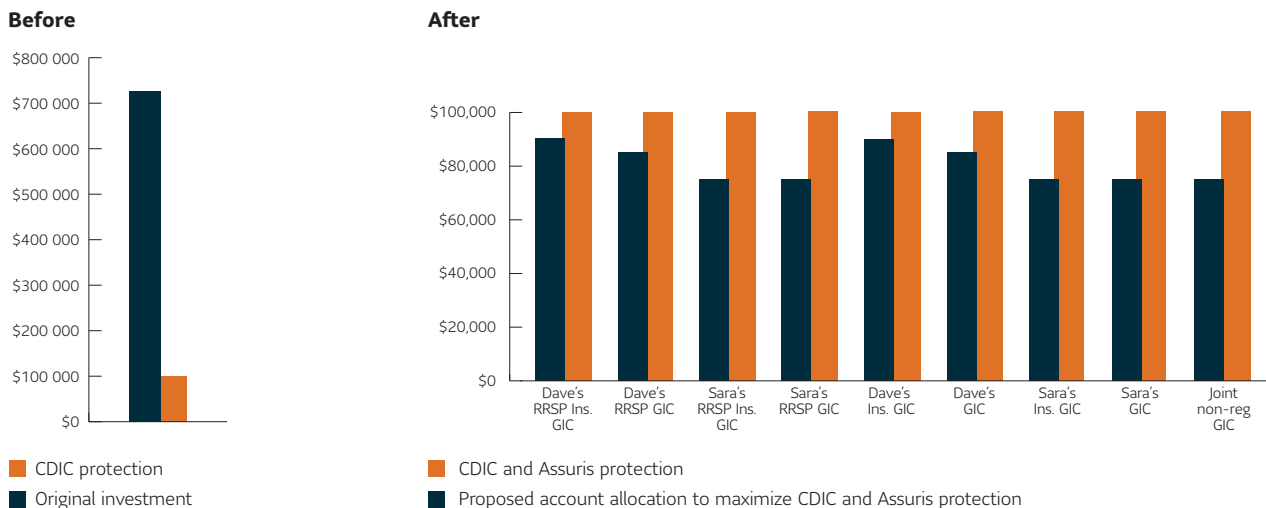
The Solution Protecting your investments through both CDIC and Assuris.

Their advisor presents a solution using Sun Life Guaranteed Investments to distribute the ownership of assets between Dave and Sara, separately and jointly. This allows them to optimize the potential protection amount available from both CDIC and Assuris.

Here's how they could distribute and protect more of their money

Dave's RRSP	\$90,000 Insurance GIC \$85,000 GIC	Dave non-registered	\$90,000 Insurance GIC \$85,000 GIC
Sara's RRSP	\$75,000 Insurance GIC \$75,000 GIC	Sara non-registered	\$75,000 Insurance GIC \$75,000 GIC
		Non-registered Joint	\$75,000 GIC

The Result Great asset protection.



Now all of Dave and Sara's \$725,000 is eligible for coverage. Sun Life can offer investment products that qualify under different protection agencies. For more information, visit cdic.ca and assuris.ca.



For more information, speak to your advisor or:

Visit sunlifeglobalinvestments.com | Call **1-877-786-5433**

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