

# Peace of mind for your investment

CDIC and Assuris protection



## Meet Dave and Sara

Dave and Sara have spent the last 25 years working hard in various jobs and would like to retire in the next 10 years. They're currently in their 50s and have recently sold their family home to downsize as the kids have moved out and no longer need the space.

With the sale of the home, they have \$725,000 to invest and have plenty of RRSP contribution room.

**The Goal** Maximize potential protection coverage on their investments.

- Dave and Sara are concerned about the protection of their non-registered investments. They wonder what would happen if the financial institution goes out of business. They understand there are certain protections in place on GICs, but aren't aware there are other ways to protect their investments. Currently, there is \$725,000 in their joint bank account, with \$100,000 insured by Canada Deposit Insurance Corporation (CDIC). This leaves \$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 maximize potential protection?

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

For example:

- They can put their investments into a Trust GIC product that offers deposit insurance from 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 coverage is up to \$100,000 or 90% of the accumulated value, whichever is higher, per policy.

\*Insurance GICs are accumulation annuities issued by Sun Life Assurance Company of Canada.

## A Solution Protecting their investments through both CDIC and Assuris.

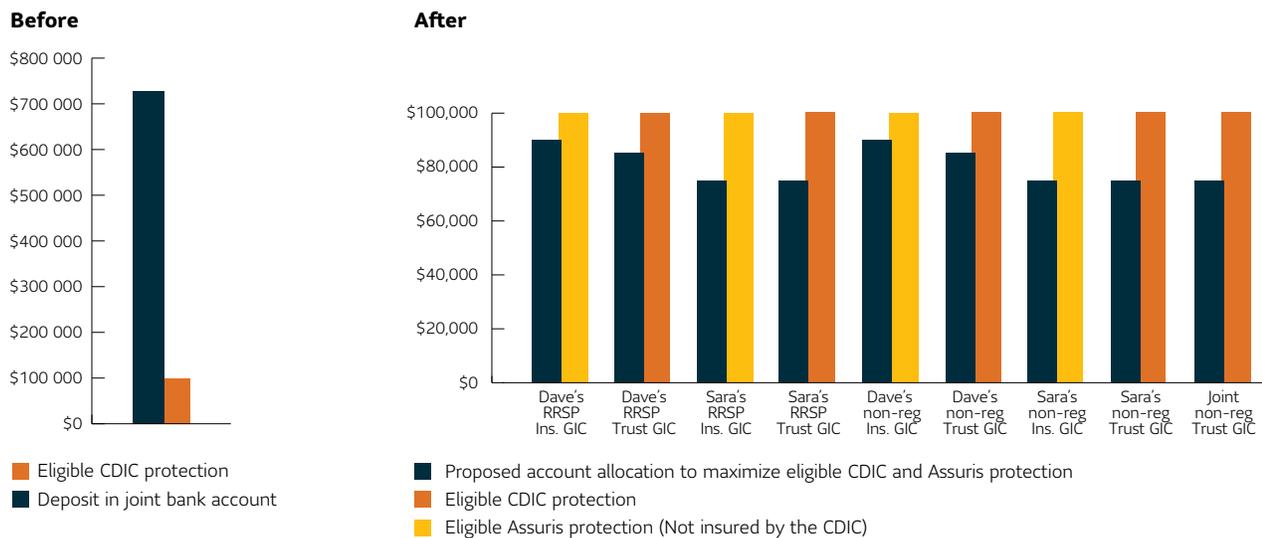
Their advisor presents a solution using Sun Life Insurance GICs and Trust GICs to distribute the ownership of assets between Dave and Sara, separately and jointly. This allows them to optimize the potential protection amount available from both CDIC and Assuris.

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

<b>Dave's RRSP</b>	<ul style="list-style-type: none"> <li>■ \$90,000 Insurance GIC</li> <li>■ \$85,000 Trust GIC</li> </ul>	<b>Dave non-registered</b>	<ul style="list-style-type: none"> <li>■ \$90,000 Insurance GIC</li> <li>■ \$85,000 Trust GIC</li> </ul>
<b>Sara's RRSP</b>	<ul style="list-style-type: none"> <li>■ \$75,000 Insurance GIC</li> <li>■ \$75,000 Trust GIC</li> </ul>	<b>Sara non-registered</b>	<ul style="list-style-type: none"> <li>■ \$75,000 Insurance GIC</li> <li>■ \$75,000 Trust GIC</li> </ul>
		<b>Non-registered Joint</b>	<ul style="list-style-type: none"> <li>■ \$75,000 Trust GIC</li> </ul>

\*If an Insurance GIC policy, per registration type, exceeds \$100,000, Assuris protection is 90% of the accumulated value.

## The Result Great asset protection.



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

 For more information, speak to your advisor or:

Visit [sunlifeglobalinvestments.com](http://sunlifeglobalinvestments.com) | Call **1-877-786-5433**

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. Sun Life Financial Trust Inc. is the issuer of guaranteed investment certificates.

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