

# START YOUR JOURNEY OF **GROWTH WITH GUARANTEES**

## **SUN GIF SOLUTIONS**

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Flexibility and guarantees so you can invest with confidence.

# Sun GIF Solutions

## Start a journey of growth with guarantees

Almost

7/10

**Canadians don't have a written financial plan.**

(Source: Canada Newswire 2024)

**If you don't have a plan**, creating one is the first step toward gaining control of your finances. The key to a successful plan is a flexible investment that can meet your unique financial needs.

**Sun Guaranteed Investment Fund (GIF) Solutions** provides flexibility, guarantees, and access to your money<sup>1</sup>, satisfying your evolving needs through different life stages. Customize your plan by choosing from a broad range of funds. If you want a more aggressive approach, you can allocate up to 100% of your investment in equity funds, leaving the day-to-day investment decisions to world class portfolio managers who work hard to build investment value. As your assets grow, you can take advantage of rising market values by locking in that growth as lifetime guaranteed income.

## All-in-one solution with four series

**Sun GIF Solutions** has four series to meet your evolving financial needs: Investment, Estate Series and the Estate Heritage Series. You have the continuous flexibility to move between the series to adapt to your specific changing financial needs.

### Investment Series

#### Growth and security

- Build your savings by taking advantage of potential increases in market values
- Lower-cost insurance guarantees help protect your investment
- Invest in the market with up to 100% in equity funds for maximum growth potential
- Customize your portfolio with a level of risk that you're comfortable with

### Income Series

#### Certainty and flexibility

- Guaranteed, predictable lifetime income
- Strategic Income Fund offers our proven risk management expertise
- Ability to increase future lifetime guaranteed income by deferring income
- Transition<sup>2</sup> from your working income to retirement income, while maintaining value in your investments

### Estate Series

#### Growth and legacy protection

- Lower-cost option increases your estate's value, while insurance benefits provide protection
- Hold up to 100% in equity funds to maximize growth potential
- Each year, we look at the value of your investment – if the market value is higher, the amount available to beneficiaries increases

### Estate Heritage Series

#### Legacy protection and estate planning

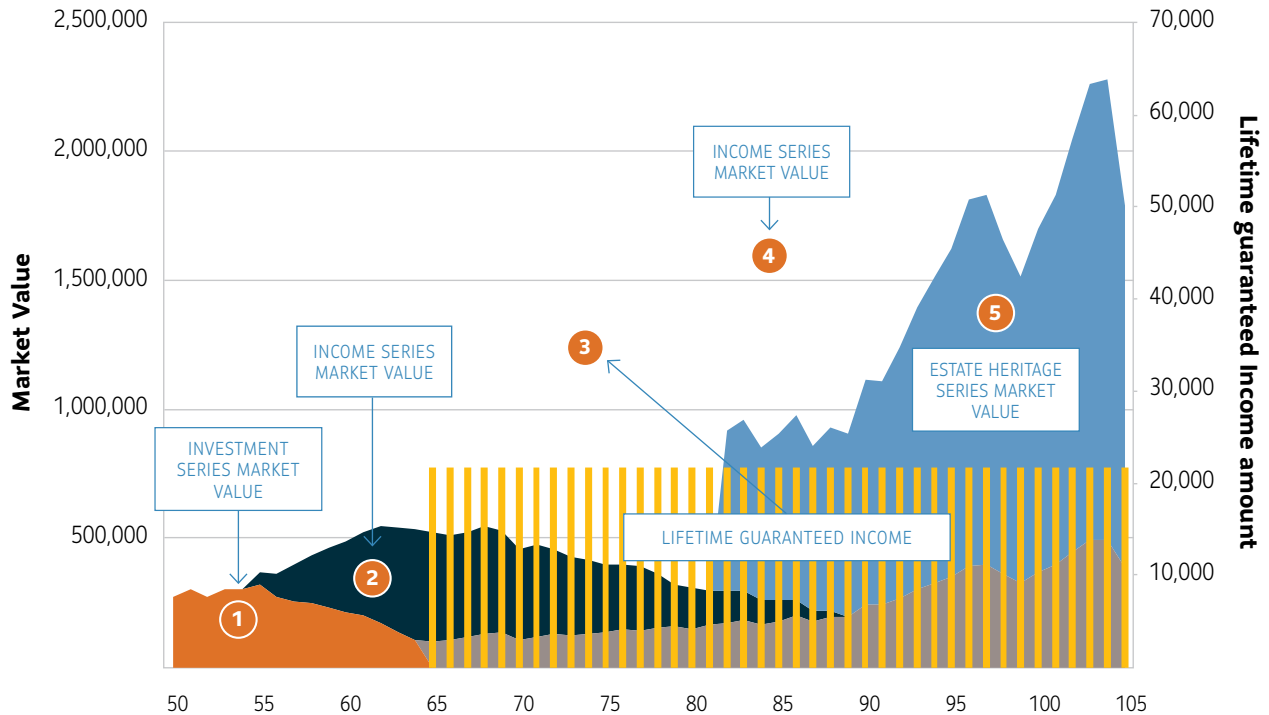
- Investment opportunity if you are between the ages of 81-85
- Conservative fund line-up provides appropriate risk levels, while still providing the potential to grow your investments.
- Insurance benefits provide additional protection
- 100% death benefit guarantee<sup>1</sup> ensures that your deposits or the market value if higher, will be distributed to your beneficiaries

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

<sup>2</sup>Moving between Sun GIF Solutions series in a non-registered contract can result in a taxable disposition.

## Case study

Meet Chris, who is 50 years old and beginning to think about retirement. He would like to retire at 65, so he begins planning with this age in mind.



Returns and income rates are hypothetical and for illustration purposes only

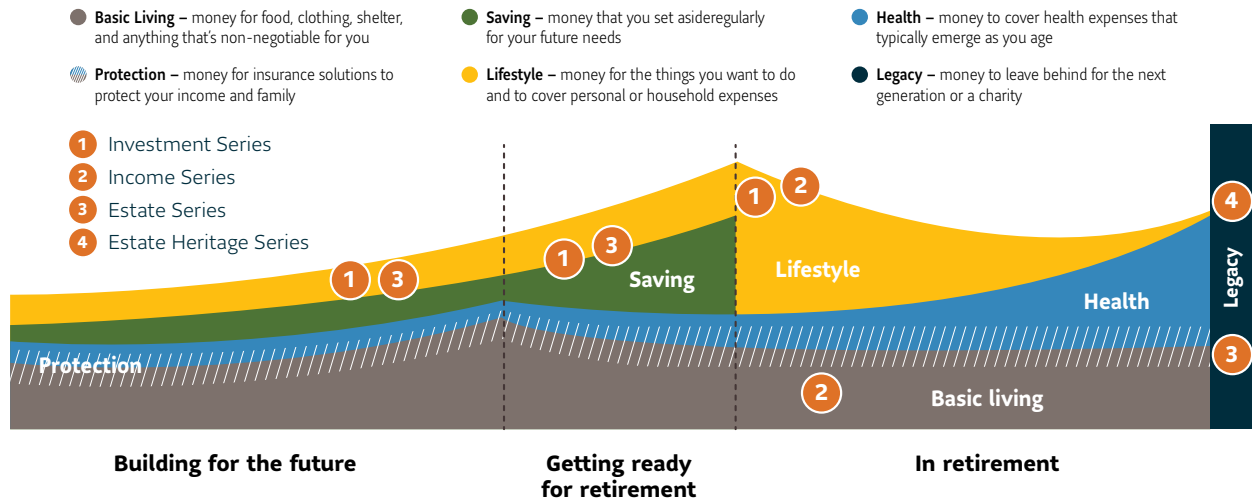
- 1 At age 50 Chris makes a lump sum deposit of \$250,000 into Investment Series.
- 2 Between age 55 and 65, he begins to seamlessly transition<sup>2</sup>, 15% of his Investment Series yearly, to Income Series to begin building his base level of future lifetime guaranteed income. By spreading out these deposits, Chris receives current income rates at the time of each deposit, which may boost the future income he'll receive.
- 3 When he retires at age 65, he begins receiving lifetime guaranteed income.
- 4 At the same time, Chris wants to plan his legacy and moves the rest of his Investment Series holdings to the Estate Series. His estate value may then increase through market growth captured by annual resets.
- 5 And at 82, Chris decides that he wants to downsize from his current house to something smaller. In doing that, he has \$600,000 from the sale of his house to invest and set aside for his children. By investing in the Estate Heritage Series, he has the potential to grow that investment, while protecting it for his next generation.

### With Sun GIF Solutions,

Chris has a one-product solution seamlessly<sup>2</sup> meeting his accumulation, income and estate needs.

<sup>2</sup>Moving between Sun GIF Solutions series in a non-registered contract can result in a taxable disposition.

Sun GIF Solutions is part of Sun Life's customized approach to financial and retirement planning.



**Sun GIF Solutions** offers an investment option that evolves with your changing needs as you progress through different stages in life.



For more information, speak to your advisor or:

Visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) | Call **1-844-753-4437** | Email [gifs@sunlife.com](mailto:gifs@sunlife.com)

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 group of companies.

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