

START YOUR **RETIREMENT JOURNEY**

SUN LIFETIME ADVANTAGE GIF

Taking the right steps toward your retirement journey now will ensure you're prepared when you get there.

Sun Lifetime Advantage GIF

Start your retirement journey

Did you know?

87%

of Canadians aged 55 and over want investments with guarantees on the principal and growth opportunities.

But 60% don't know this option exists with guaranteed investment funds (GIFs).

Results from Ipsos survey conducted in November 2016.

Start your retirement journey whether it's years away or you're approaching it soon. Take the right steps now to prepare for the road ahead. You can have the retirement income you want by choosing the right products to get you there.

Sun Lifetime Advantage GIF satisfies these needs and more with:

- lifetime guaranteed income, which can increase through your working years by capturing rising interest rates and market values
- access to your money when you need it
- control over when you want to take your income
- certainty in knowing what your minimum guaranteed income will be at future ages
- efficient estate settlement, including the ability to name your beneficiary and bypass the estate
- a wide range of investment funds, across most asset classes and risk tolerances, to grow your wealth

These features are particularly valuable when you're preparing to transition from working income to retirement income. Sun Lifetime Advantage GIF reduces risks and eases concerns about running out of money in retirement, the uncertainty of market activity and low interest rates.



Flexibility and control

Many retirement income products require that you decide upfront when you'll take income. With Sun Lifetime Advantage GIF, when you make your initial deposit, you don't have to decide when you'll start receiving your income. Also, you can easily access your money at the full, current market value of your investment.

Sun Lifetime Advantage GIF

Maximize growth for your retirement journey

As you approach retirement, you'll want to take the necessary steps to ensure you have lifetime guaranteed income. Did you know that your investment could include exposure to the markets that can increase your income?

When you buy a Sun Lifetime Advantage GIF contract, you could receive income for as long as you live – guaranteed. You'll know exactly how much retirement income you could receive, while investing in the markets to potentially increase your future income. That knowledge will help you, as you move from your savings years to your retirement years. You'll have peace of mind before and after you start receiving your retirement income.

Guarantees and growth

When you make a deposit into a Sun Lifetime Advantage GIF contract, you lock in a minimum guaranteed income for every age in the future. This minimum income amount sets a floor – you won't receive less than that amount.

Every year you defer taking an income – put off taking your income to a future time – you'll receive a higher amount of guaranteed income. The longer you wait, the more your income increases.

With the annual reset feature of Sun Lifetime Advantage GIF, you can also take advantage of positive market performance and interest rate increases to grow the amount of lifetime guaranteed income you'll receive in retirement.

How resets work

Resets happen in the years before you start receiving your retirement income.

1

Every year, we'll calculate if an income reset will increase your guaranteed minimum income. We multiply the current market value of your contract times our current income rates. If that number is higher, we increase your income – a reset. Resets happen only if market values or interest rates have increased. We'll do a reset calculation for each age that you could start taking income. Even if markets decrease in value or interest rates are lower, your guaranteed lifetime income will never decrease.¹

2

Waiting as long as you can before you start receiving your retirement income can significantly increase your income payments. Your lifetime guaranteed income will increase over time, because income rates are higher at older ages and higher for every year you wait to take income. More resets could happen, and if you make more deposits during this waiting period, you'll increase your future income even more.

3

When you decide it's time to receive your retirement income, you could receive one final reset. That could potentially increase your lifetime guaranteed income even further.

Time to start receiving your retirement income!

When you're ready and it makes sense for your situation, you decide that it's time to start taking income – whenever you want.² Then you'll receive guaranteed income for the rest of your life.

¹Withdrawals before income payments begin will reduce future lifetime guaranteed income. After income payments begin, withdrawals above the lifetime guaranteed income amount will reduce future income.

²When your Sun Lifetime Advantage GIF contract is a registered retirement income fund (RRIF), government rules determine when you start income and minimum withdrawals.

Sun Lifetime Advantage GIF

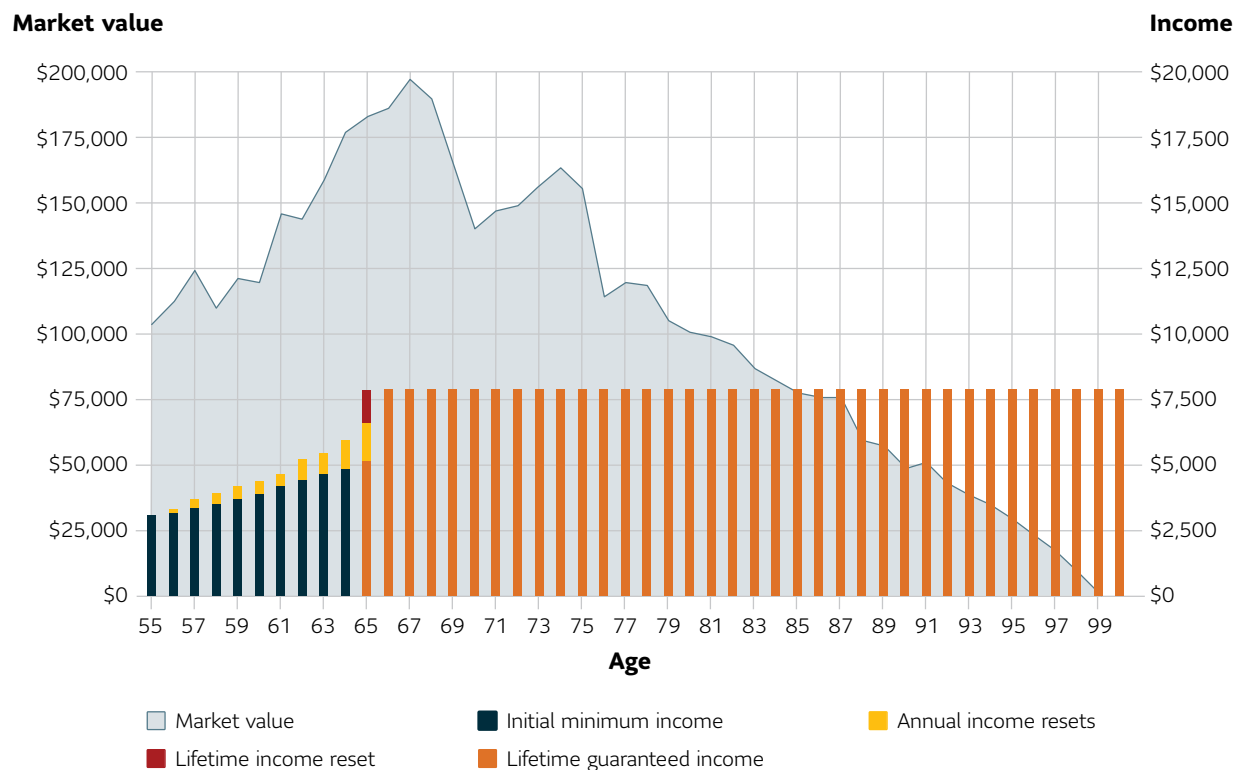
Take the right steps and protect your investment growth

The power of waiting

Waiting to take income can greatly increase the lifetime guaranteed income amount, as this illustration shows:

Initial deposit at age 55	\$100,000
Guaranteed annual income at age 55	\$3,390
Guaranteed annual income deferred to age 65	\$7,846


Guaranteed income increased by 131% simply by deferring for 10 years



You can make additional deposits during the deferral period to increase lifetime guaranteed income even more.

The market value shown reflects historical returns from 1987-2016 with 60% allocated to equity funds, and 40% allocated to fixed income funds. Annual returns used are net of a fund MER of 3.85%. Current income rate scenario.

Fixed income returns reflect the historical returns of 60% of the FTSE TMX Canada Long Term Bond (%Total Return) and 40% FTSE TMX Canada Canadian Treasury Bill 91 Day (%Total Return). Equity returns reflect the historical returns of 60% of the S&P/TSX Composite Index and 40% of the MSCI EAFE Index. Historical returns are based on actual equity and fixed income returns during this period. Returns are for illustration purposes only and are not indicative of actual or future fund performance. Current income rate scenario assumes that the current income rates do not change. Based on income rates as of February 1, 2019.



You can have investment growth, guarantees and protection for your assets.

Sun Life Guaranteed Investment Funds (GIFs) is an industry-leading suite of segregated fund products offering the benefits of protection, investment growth, flexibility and control for your assets. With segregated fund contracts, you can also benefit from the features of an insurance contract, including efficient estate settlement.

Sun Life GIFs can improve your savings now, helping you build for the future and prepare for your retirement. Your advisor can show you the benefits of these and our other investment and insurance solutions.



For more information, speak to your advisor or:

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