

# SUN LIFE **GUARANTEED INVESTMENT FUNDS**

**PRODUCTS-AT-A-GLANCE**

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ADVISOR USE ONLY



# Sun Life Guaranteed Investment Funds (GIFs)

## PRODUCTS-AT-A-GLANCE

	Investor goals	Latest age for premium deposits*	Maturity guarantee <sup>1</sup>	Death benefit guarantee <sup>1</sup>	Resets*	Lifetime guaranteed income <sup>2</sup>	Minimum deposit	Maximum deposit	Private Client pricing	Number of funds	MER (excluding money market funds)	Maximum equity fund allocation
<b>Sun GIF Solutions Investment Series</b> Target market: age 25-90 Investors who are building their savings	<ul style="list-style-type: none"> <li>Growth opportunities through maximum equity exposure</li> <li>Access to money<sup>1</sup></li> </ul>	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 90 RRIF/LIF/LRIF/RLIF/PRIF – age 90	75% at contract maturity (age 105)	75% of deposits	None	None	<ul style="list-style-type: none"> <li>\$500 initial deposit</li> <li>\$100 subsequent deposits</li> <li>\$50 PAC</li> <li>\$5,000 to the DCA fund</li> </ul>	Deposits of \$1,000,000 or more require approval from Sun Life before the deposit	\$250,000 minimum market value in Private Client eligible units	Approximately 60	Approximately 1.25% to 3.20%	100% equity fund allocation
<b>Sun GIF Solutions Estate Series</b> Target market: age 50-80 Investors who are getting ready for or in retirement	<ul style="list-style-type: none"> <li>Grow and protect estate value</li> <li>Legacy planning at a fair price</li> <li>Access to money<sup>1</sup></li> </ul>	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 80 RRIF/LIF/LRIF/RLIF/PRIF – age 80	75% at contract maturity (age 105)	100% of deposits	<ul style="list-style-type: none"> <li>Annual automatic resets to the death benefit guarantee on the contract anniversary date, based on market performance, up to age 80</li> </ul>	None	<ul style="list-style-type: none"> <li>\$500 initial deposit</li> <li>\$100 subsequent deposits</li> <li>\$50 PAC</li> <li>\$5,000 to the DCA fund</li> </ul>	Deposits of \$1,000,000 or more require approval from Sun Life before the deposit	\$250,000 minimum market value in Private Client eligible units	Approximately 55	Approximately 1.40% to 3.55%	100% equity fund allocation
<b>Sun GIF Solutions Income Series</b> Target market: age 55-75 Investors who are getting ready for or in retirement	<ul style="list-style-type: none"> <li>Desire lifetime guaranteed income within 5 years of deposit</li> <li>Access to money<sup>1</sup></li> </ul>	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 90 RRIF/LIF/LRIF/RLIF/PRIF – age 80	75% at contract maturity (age 105)	75% of deposits	None	<ul style="list-style-type: none"> <li>Lifetime guaranteed income as early as age 50<sup>3</sup></li> <li>Lifetime guaranteed income amount is based on minimum income rates at the time of deposit</li> <li>Each year the client defers electing income, a higher lifetime guaranteed income is available</li> </ul>	<ul style="list-style-type: none"> <li>\$25,000 initial deposit</li> <li>\$500 subsequent deposits</li> <li>\$100 PAC once initial deposit amount has been met</li> </ul>	Deposits of \$1,000,000 or more require approval from Sun Life before the deposit	Eligible for certain benefits <sup>4</sup>	Single fund offering – Strategic Income fund	Approximately 2.80%	Not available
<b>Sun Lifetime Advantage GIF</b> Target market: age 50-70 Investors who are 5 or more years from retirement	<ul style="list-style-type: none"> <li>Minimum lifetime guaranteed income</li> <li>Benefit from both positive market performance and rising interest rates</li> <li>Access to money<sup>1</sup></li> </ul>	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 80 RRIF/LIF/LRIF/RLIF/PRIF – age 80	75% at contract maturity (age 105)	75% of deposits	<ul style="list-style-type: none"> <li>Annual automatic resets to lifetime guaranteed income on the contract anniversary date during years leading up to income start date; income reset is based on combined positive market performance and rising interest rates</li> <li>An additional reset is performed at the time income is elected to potentially lock in a higher lifetime guaranteed income</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime guaranteed income as early as age 50<sup>3</sup></li> <li>Lifetime guaranteed income amount is based on minimum income rates at the time of deposit</li> <li>Resets can increase the lifetime guaranteed income based on combined positive market performance and rising interest rates</li> <li>Each year the client defers electing income, a higher lifetime guaranteed income is available</li> </ul>	<ul style="list-style-type: none"> <li>\$25,000 initial deposit</li> <li>\$500 subsequent deposits</li> <li>\$100 PAC once initial deposit amount has been met</li> <li>\$5,000 to the DCA fund</li> </ul>	Deposits of \$1,000,000 or more require approval from Sun Life before the deposit	\$250,000 minimum market value in Private Client eligible units	Approximately 40	Approximately 2.50% to 4.05%	Approximately 70% equity fund allocation
<b>Sun Protect GIF</b> Investors who are looking to save for 15 years or more  NOTE: Sun Protect GIF is no longer available for new contract sales as of June 1, 2021. Deposits can continue to be made to existing contracts. Contract features and benefits for existing contracts are not affected.	<ul style="list-style-type: none"> <li>Invest in the market</li> <li>Access to money<sup>1</sup></li> </ul>	RRSP/LIRA/LRSP/RLSP – age 71 Non-registered/TFSA – age 80 RRIF/LIF/LRIF/RLIF/PRIF – age 80	<ul style="list-style-type: none"> <li>100% of deposits made in the first year before the contract anniversary date and 75% of deposits thereafter</li> <li>The maturity benefit date is 15 years from the initial deposit or most recent reset date</li> <li>At the end of the 15 year period, the contract may be renewed and 100% maturity guarantee benefit will apply to deposits made in the first year after the reset or renewal</li> <li>Maturity guarantee reduces to 75% if at the time of renewal there are less than 15 years until contract maturity</li> <li>The contract maturity date is age 100</li> </ul> Resets and contract renewals extend the maturity benefit date. Refer to the "Resets" section to the right.	100% of deposits	<ul style="list-style-type: none"> <li>Up to 4 client-initiated resets per year to the maturity guarantee based on market performance up to age 80</li> <li>Resets will extend the maturity benefit date by 15 years</li> <li>Annual automatic resets to the death benefit guarantee on the contract anniversary date, based on market performance, up to age 80</li> </ul>	None	No longer available for new contract sales. Existing contracts deposit minimums: <ul style="list-style-type: none"> <li>\$500 subsequent deposits</li> <li>\$50 PAC</li> <li>\$5,000 to the DCA fund</li> </ul>	Deposits of \$1,000,000 or more require approval from Sun Life before the deposit	\$250,000 minimum market value in Private Client eligible units	Approximately 20	Approximately 2.30% to 4.30%	100% equity fund allocation

### Legend

**CB:** advisor chargeback

**DCA:** dollar cost average

**DSC:** deferred sales charge

**FEL:** front-end load

**LIF:** life income fund

**LIRA:** locked-in retirement account

**LL:** low-load

**LRIF:** locked-in retirement income fund

**LRSP:** locked-in retirement savings plan

**MER:** management expense ratio

**PAC:** pre-authorized chequing

**PRIF:** prescribed retirement income fund

**RLIF:** restricted life income fund

**RLSP:** restricted locked-in savings plan

**RRIF:** registered retirement income fund

**RRSP:** registered retirement savings plan

**TFSA:** tax-free savings account

For more information visit our website [sunlifeglobalinvestments.com](http://sunlifeglobalinvestments.com)

\*All ages are as of December 31st of the year the annuitant reaches that age.

## Compensation detail<sup>5</sup>

Sales charge option	Daily interest & money market funds		Fixed income funds		All others <sup>6</sup>	
	Sales commission	Trailer	Sales commission	Trailer	Sales commission	Trailer
DSC	0% <sup>7</sup>	0.0%	5%	0.25%	5%	0.50%
FEL	0%	0.10%	0 – 5%	0.50%	0 – 5%	1%
LL	0% <sup>7</sup>	0.0% <sup>8</sup>	2.50%	0.25% <sup>8</sup>	2.50%	0.50% <sup>8</sup>
CB	0% <sup>7</sup>	0.10% <sup>10</sup>	3%	0.50% <sup>10</sup>	3%	1% <sup>10</sup>
F class	Applies to fee-based accounts in nominee name; the distributor will charge the commission separate from the segregated fund contract.					

Sales charge option	Sales commission	Service fee
0 class	0 – 5%	0 – 1% <sup>9</sup>

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

<sup>2</sup>For locked-in funds, if the lifetime guaranteed income is greater than the LIF maximum, clients may not be able to withdraw the full lifetime guaranteed income amount. Please review the information folder and contract for more information.

<sup>3</sup>Income start date may be subject to age restrictions based on the registration type of the contract.

<sup>4</sup>If the client holds other Private Client eligible units, the market value of the Income Series units are included in the total market value of Private Client eligible units. However, Income Series units aren't eligible for management fee reductions.

<sup>5</sup>A pro-rated claw back of commission will apply if the annuitant dies within 90 days of the contract start date.

<sup>6</sup>Includes the Sun Dollar Cost Average Daily Interest fund.

<sup>7</sup>No sales commission is paid for deposits to these funds. Commission is paid when switched to long-term funds.

<sup>8</sup>Trailer increases to be equal to the FEL trailer after three years.

<sup>9</sup>Plus applicable taxes.

<sup>10</sup>No trailer is paid in the first 2 years.

## About Sun Life Global Investments

Sun Life Global Investments offers Canadians a diverse lineup of mutual funds, portfolio solutions and guaranteed investments, empowering them to pursue their financial goals at every life stage. We bring together the strength of one of Canada's most trusted names in financial services with some of the best asset managers from around the world to deliver a truly global investment platform. For more information, please visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) or follow us on Twitter @SLGI\_Canada.



For more information, contact your Wealth Sales Team or:

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