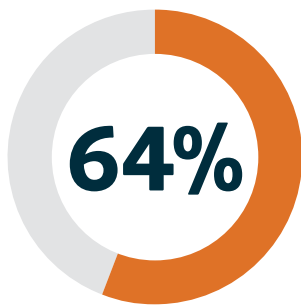


A RISK MANAGEMENT STRATEGY FOR ALL OF LIFE'S STAGES

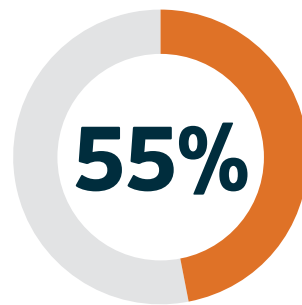
SUN GIF SOLUTIONS



Did you know these facts about Canadian investors?



Cost of living has **64%** of those surveyed concerned about having enough money in retirement.¹



55% of near retirement Canadians surveyed, said they will need to adjust their lifestyle to avoid outliving their retirement savings.²

¹2023 Canadian Retirement Survey, H00PP.

²Deloitte Canada retirement survey November, 2023.

Sun GIF Solutions

A risk management strategy for all of life's stages

Canadians need your help to create investment growth to offset rising costs, protect against fluctuations in market values, and generate enough retirement income to last as long as they live.

The concern:

Clients want adaptable investment and income solutions to meet their changing needs for all of life's stages.

They want the ability to manage several financial risks that could keep them awake at night. They also want to make an easy transition into retirement.

Here are the key financial risks Clients can experience while saving for or in retirement:

Longevity risk	the risk of outliving their money
Market risk	the risk of losing money due to market activity
Inflation risk	the risk their money will buy less
Mortality risk	the risk of the early death of a spouse or partner
Liquidity risk	the risk of not having access to money in an emergency

For those saving for or in retirement, it's difficult to anticipate these risks ahead of time and plan for them. It's important to have a plan that's flexible to accommodate unforeseen changes in the future. Clients won't receive the benefits of your hard work if their portfolios succumb to some or all of these risks.

The solution:

Sun Guaranteed Investment Fund (GIF) Solutions – an all-in-one, flexible solution that allows Clients to plan for and adapt to all life's stages and financial risks.

When Clients use **Sun GIF Solutions** as the foundation of a retirement risk management strategy, they plan for multiple financial risks using the product's four series. The ability to hold each series either alone or in combination results in an agile solution, flexible for changes anytime. And you'll demonstrate the value of your trusted advice.

Investment Series, Income Series, Estate Series and Estate Heritage Series in **Sun GIF Solutions** can help manage the financial risks Clients face:

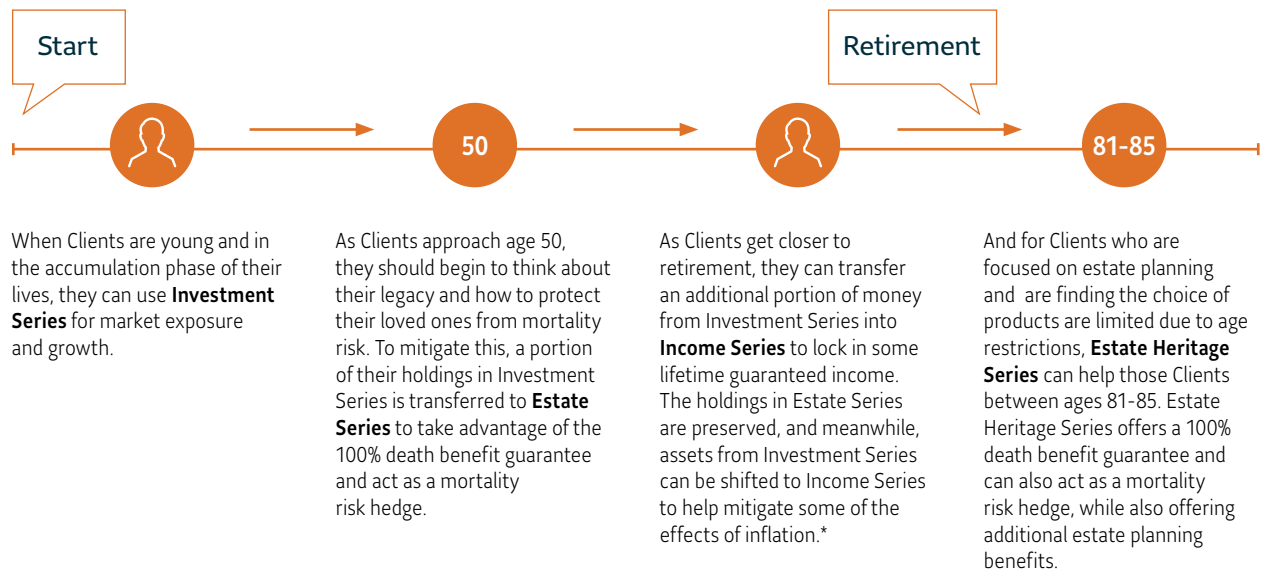
Risk Managed	Investment Series	Income Series	Estate Series	Estate Heritage Series
Longevity risk		✓		
Market risk		✓		
Inflation risk	✓		✓	✓
Mortality risk	✓	✓	✓	✓
Liquidity risk	✓	✓	✓	✓

Promote **Sun GIF Solutions** to Clients throughout their working lives:

	Investment Series	Income Series	Estate Series	Estate Heritage Series
Target market age	25 - 90	55 - 75	50 - 80	81 - 85
Target market description	Clients building their savings	Clients getting ready for or in retirement	Clients ready for or in retirement	Clients in retirement and focused on estate planning
Goals	<ul style="list-style-type: none"> • Growth opportunities through maximum equity exposure • Guarantees with access to money* 	<ul style="list-style-type: none"> • Immediate lifetime guaranteed income • Guarantees with access to money* 	<ul style="list-style-type: none"> • Grow estate value • 100% death benefit guarantee to address uninsurability • Legacy planning at a fair price • Guarantees with access to money* 	<ul style="list-style-type: none"> • 100% death benefit guarantee to protect assets to pass on to the next generation. • Guarantees with access to money*

*Withdrawals impact the value of contract guarantees.

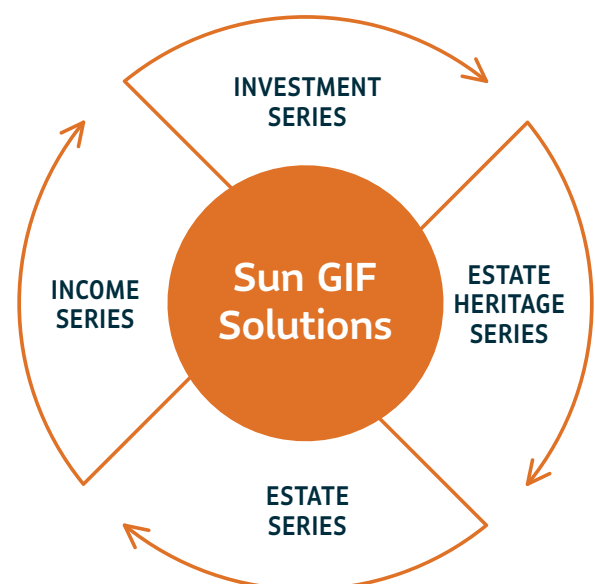
You can see that Sun GIF Solutions helps meet the needs of Clients at the building for the future, getting ready for retirement, and in retirement life stages:



One product for many Client needs

Sun GIF Solutions offers an all-in-one approach for you to help Clients manage financial risks and invest through all of life's stages:

The flexibility of having Investment Series, Income Series, Investment Series, Estate Series, and Estate Heritage Series within Sun GIF Solutions allows the strategic movement of money between each series, helping Clients prepare for and react to life's changing situations.



*Any transfers from one Series to another may impact the value of the contract and reduce guarantees proportionally.

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 or follow us on Twitter @SLGI_Canada.



For more information, contact your Wealth Sales Team or:

Visit **sunlifeglobalinvestments.com** | Call **1-844-753-4437**

Email **supportwealth@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 Assurance Company of Canada is the issuer of guaranteed insurance contracts, including Accumulation Annuities (Insurance GICs), Payout Annuities, and Individual Variable Insurance Contracts (Sun Life GIFs).

Sun Life Global Investments is a trade name of SLGI Asset Management Inc., Sun Life Assurance Company of Canada, and Sun Life Financial Trust Inc., all of which are members of the Sun Life group of companies.

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