

Sun GIF Solutions Income Series

Building RRIFs with purpose

The risks

Your retirement looks very different from that of previous generations of retirees.

- **Longevity:** The probability of living to age 100 is increasing. If your plan only extends to age 85 or 90, you could have a significant income gap.
- **Fixed income challenge:** Market fluctuations play a more significant role in how long retirement savings will last.
- **Timing of withdrawals:** The required minimum registered retirement income fund (RRIF) withdrawal percentage increases each year. Withdrawals made during poor market performance in the early stage can deplete a retirement fund sooner than expected.
- **Guaranteed income pension plans:** Employers are moving away from defined benefit pension plans, if they offer one at all - shifting the longevity risk to you.

You can manage these risks and create a retirement income plan that's customized for you.

Is age 100



**THE NEW
85?**

Planning to just age 85 or 90 could leave a big gap in your retirement income.

The solution

Sun GIF Solutions Income Series can help you build a better RRIF so you won't run out of money in retirement.

- Guaranteed income will never decrease¹ and lasts for as long as you live
- You're protected against volatility and market risk
- 75% maturity guarantee^{2, 3}
- 75% death benefit guarantee³
- Single or joint life income available

Receiving the greater of the RRIF minimum annual payment or the guaranteed amount removes the risk of required withdrawals from a RRIF in fluctuating markets. Having the guaranteed income repurposes fixed income into predictable, guaranteed cash.

Retirement Portfolio



- Equity - Non-registered
- Sun GIF Solutions Income Series
- Fixed Income other

¹As long as the adjusted guaranteed income amount is not exceeded.

²Payable on Dec. 31, age 100 of the annuitant.

³Reduced proportionately by withdrawals.

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Security

The underlying investments are managed by Sun Life, which has a world-class credit research platform.

Sun GIF Solutions Income Series contracts can have a guaranteed systematic withdrawal payment (SWP) that can supplement your income from other sources like Canada Pension Plan and Old Age Security. Even if the contract's market value goes to zero, your income will continue.

Sun GIF Solutions Income Series addresses:

- Longevity risk
- Limitations of fixed income investments
- Later-stage RRIF depletion
- Decreasing availability of defined benefit pension plans

Manage your retirement risks with confidence. **Sun GIF Solutions Income Series** can provide a customized solution helping you to plan for retirement income that will last for your lifetime.



47%
**OF WORKING
Canadians**

believe they're at
risk of outliving their
retirement savings.

Source: 2019 Sun Life
Barometer Survey



For more information, speak to your advisor or:

Visit [sunlife.ca](https://www.sunlife.ca)

Call **1-877-786-5433**

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 Global Investments is a trade name of SLGI Asset Management Inc., Sun Life Assurance Company of Canada and Sun Life Financial Trust Inc. 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).

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