



SUN GIF
SOLUTIONS
**PRIVATE
INVESTMENT
POOLS**

**BUILT TO PROTECT
YOUR FUTURE**



Sun Life
Global Investments

Uncertain Times Create Opportunity

With the uncertainties of today's markets and economies, Clients are concerned with protecting their assets and their legacy. At the same time, Clients still require investments with growth potential. You can help them balance these priorities—and provide the advice they need now more than ever.

Today's challenges also create opportunity. It's an opportunity for you to help Clients build for their future, and provide them with solutions to help quiet their concerns. That's why we developed the Sun GIF Solutions Private Investment Pools.

Sun GIF Solutions Private Investment Pools

Can provide the value and growth potential that Clients are looking for now, as well as into the future.

Sun GIF Solutions Private Investment Pools offer:

Access a powerful combination of strategies including fixed income, equity and multi-strategy Pools designed to deliver consistent long-term returns for Clients.

- **Uniquely engineered** to diversify client portfolios and deliver strong risk-adjusted returns
 - **Exclusive access** to active, world-class sub-advisors
 - **Competitively priced** with one best price for all Clients
 - **No large minimum requirements¹**, complex tiered pricing or house-holding requirements to be met
 - **Additional protection** with the guarantees and insurance benefits of Sun GIF Solutions
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¹\$500 initial minimum.

Sun GIF Solutions Private Investment Pools

	Sun GIF Solutions Sun Life Core Advantage Credit Private Pool ²	Sun GIF Solutions Sun Life Global Tactical Yield Private Pool ²	Sun GIF Solutions Sun Life Global Dividend Private Pool ²	Sun GIF Solutions Sun Life Real Assets Private Pool ²
Overview	Well-diversified, North American, core, investment-grade fixed income portfolio	Globally diversified balanced portfolio with exposure to alternative asset classes	Core global dividend solution that has attractive upside potential while offering protection on the downside	Diverse portfolio of listed real assets, including: infrastructure, REITs, and natural resources
Category	North American fixed income	Tactical balanced	Global equity	Global equity
Benchmark	FTSE Canada Universe Bond Index	<ul style="list-style-type: none"> • 10% Barclays Global Aggregate Bond C\$ Hedged Index • 40% FTSE Canada Universe Bond Index and • 50% MSCI World C\$ Index 	MSCI World C\$ Index	<ul style="list-style-type: none"> • 35% FTSE EPRA/NAREIT Developed C\$ Index; • 35% S&P Global Infrastructure C\$ Index; • 30% S&P Global Natural Resource C\$ Index
Investment Risk	Low	Low	Low to medium	Low to medium
Investment Guidelines	Sovereign & sovereign guarantees: 30-100% Real return bonds: 0-50% Senior loans: 0-30% Corporate bonds: 0-70% Foreign bonds (currency hedged): 0-50% Cash: 0-10%	Fixed income: 30-70% Equity: 30-70% Cash: 0-10%	Relative to benchmark: Country: +/- 5% Sector: +/- 5% Industry: +/- 1% Cash: 0-10%	Relative to benchmark: Country: +/- 5% Sector: +/- 5% Industry: +/- 1% Cash: 0-5%
Sub Advisors/ Investment Managers	SLC Management	SLGI Asset Management Inc.	KBI Global Investors	Asset allocation: <ul style="list-style-type: none"> • SLGI Asset Management Inc. Sub-advisors: <ul style="list-style-type: none"> • MFS Investment Management • Lazard Asset Management • KBI Global Investors
Details	<ul style="list-style-type: none"> • Flexibly allocated across different sectors • Designed to perform over a range of economic conditions • Leverages Sun Life Capital Management's expertise and long history in fixed income and risk management 	<ul style="list-style-type: none"> • A uniquely diversified portfolio of low correlated asset classes including access to alternative credit, real assets and real return strategies • Flexible tactical asset allocation is used to capture potential short and mid term opportunities while protecting capital • Leverages SLGI Assement Management Inc.'s proven expertise in asset allocation 	<ul style="list-style-type: none"> • Actively managed systematic investment approach designed to capture the secular, cyclical and proprietary sources of alpha when investing in dividend yielding securities • Focused on downside protection and lower volatility • Utilizes an ESG framework as part of the investment process 	<ul style="list-style-type: none"> • Actively managed asset mix with managers selected for their deep, specialized expertise • Natural Resources sleeve driven by the need to provide solutions to meet the world's growing need for water, food and clean energy • Diversifies traditional portfolios by adding alternative and inflation protected asset classes

²SLGI Asset Management Inc. is the manager of the Sun Life Private Pools mutual funds which are the underlying investments in Sun Life GIF Private investment Pools segregated funds.

Sun GIF Solutions Segregated Fund Contract Offers:

Named Beneficiaries

Sets up the estate settling process for success, removing the guesswork and assets will be distributed efficiently and according to Client's wishes.

Death Benefit Guarantees³

Protection of assets, with the beneficiary receiving the guaranteed amount or the market value, whichever is greater.

Maturity Guarantees³

Protection for assets, at contract maturity Clients will receive the market value or 75% of all deposits, whichever is greater.

Bypass Probate and other fees

Ability to bypass the estate, so that proceeds can pass quickly and privately to beneficiaries without legal, estate administration and probate fees.

Potential Creditor Protection

Assets may be protected from seizure by creditors.

Sun GIF Solutions Private Investment Pools

Built to protect Clients' future

Available in two guarantee options, depending on Clients' specific needs:

Sun GIF Solutions Investment Series

- A valuable savings option with guarantees at a fair price
- Investors looking for growth potential, as well as protection

Sun GIF Solutions Estate Series

- Investors looking for growth potential, protection and estate planning solutions
- 100% death benefit guarantee
- Annual Resets of the Death Benefit Guarantee to age 80

³Guarantees are reduced proportionally for withdrawals.

Fund Codes & Management Fees

Fund Codes & Management Fees

Sun GIF Solutions Private Investment Pools *Investment Series*

Investment Series	FEL/DSC/LL MER ⁴	Front-end load	Deferred sales charge	Low-load	Advisor chargeback	F class MER	F class	O class MER ⁵	O class
SUN LIFE PRIVATE INVESTMENT POOLS									
Sun GIF Solutions Sun Life Core Advantage Credit Private Pool	1.70	SI191	SI291	SI391	SI791	1.14	SI691	0.37	SI591
Sun GIF Solutions Sun Life Global Dividend Private Pool	2.60	SI193	SI293	SI393	SI793	1.49	SI693	0.43	SI593
Sun GIF Solutions Sun Life Global Tactical Yield Private Pool	2.40	SI192	SI292	SI392	SI792	1.29	SI692	0.41	SI592
Sun GIF Solutions Sun Life Real Assets Private Pool	2.96	SI122	SI222	SI322	SI722	1.88	SI622	0.61	SI522

Fund Codes & Management Fees

Sun GIF Solutions Private Investment Pools *Estate Series*

- 100% Death Benefit Guarantee

Estate Series	FEL/DSC/LL MER ⁴	Front-end load	Deferred sales charge	Low-load	Advisor chargeback	F class MER	F class	O class MER ⁵	O class
SUN LIFE PRIVATE INVESTMENT POOLS									
Sun GIF Solutions Sun Life Core Advantage Credit Private Pool	1.91	SE191	SE291	SE391	SE791	1.35	SE691	0.59	SE591
Sun GIF Solutions Sun Life Global Dividend Private Pool	3.15	SE193	SE293	SE393	SE793	2.04	SE693	0.97	SE593
Sun GIF Solutions Sun Life Global Tactical Yield Private Pool	2.80	SE192	SE292	SE392	SE792	1.69	SE692	0.80	SE592
Sun GIF Solutions Sun Life Real Assets Private Pool	3.48	SE122	SE222	SE322	SE722	2.39	SE622	1.14	SE522

⁴ All MERs shown are estimates.

⁵ The MER for O class does not include management fees or the advisor service fee, which are both paid by the redemption of units from the contract. All MERs shown are estimates. All MERs shown are estimates.

A Powerful Partner in a World of Uncertainty

Sun GIF Solutions Private Investment Pools underlying investments bring together a unique collection of strategically selected world-class sub-advisors with deep institutional experience.



- Established in 1980
- Manages €9B⁶ across an institutional, globally diverse client-base (UK, Europe, North America and Asia)
- A pioneer in Natural resource equity investing since 2000
- A strong commitment to environmental, social and governance (ESG) investing, managing ESG strategies for more than two decades



- A history tracing back to 1848; early origins in banking and foreign exchange
- Locations in 23 cities across 16 countries with more than 340 investment personnel
- Manages US\$222.9 billion⁶
- Known for a global view on investing and vast experience with global, regional, and domestic portfolios



- Established in 1924
- One of the oldest asset management companies in the world; ranked as the 26th largest US money management firm⁴ and 10th largest U.S. mutual fund manager⁷
- Acquired by Sun Life in 1982
- With nearly a century of active management experience, MFS has demonstrated an unwavering commitment to finding the best, most durable investment opportunities for clients in the years ahead



- Global institutional asset manager with \$227 billion in assets and more than 800 institutional clients⁸
- Deep expertise in fixed income (public, private and real estate debt)
- A team of 40 investment professionals dedicated to public fixed income



- Established in 1928
- One of the largest asset managers in the world, with more than US\$1.1 trillion in assets under management
- More than 750 investment professionals—240 dedicated to fixed income

⁶ Based on March 31, 2020, data.

⁷ Strategic Insight, as of December 31, 2018.

⁸ As of September 30, 2019.

To learn more, call your
Sun Life Wealth Sales Director at
1-877-837-7844 **or visit**
**[sunlifegifs.ca/sungifsolutions
privateinvestmentpools](https://sunlifegifs.ca/sungifsolutionsprivateinvestmentpools)**

About Sun Life

Sun Life is a leading international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients. Sun Life has operations worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. Sun Life has total assets under management of \$1.1 Trillion⁶. For more information please visit www.sunlife.com.

⁶\$1.1 Trillion December 31, 2019.

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). 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.



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