

Build a RRIF to help manage risk

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.
- **Inflation:** Your buying power is eroded over time as inflation increases.
- **Mortality:** If a spouse passes away, the remaining spouse may face a decrease in income, making expenses or debt harder to manage.
- **Market:** Market volatility can have a significant affect on retirement income. Withdrawals made during poor market performance in the early retirement years can deplete a retirement fund sooner than expected.
- **Health:** Longer life expectancies can bring emerging health care needs and costs as you age.

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

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
- Your income is protected against market volatility
- 75% maturity guarantee^{2, 3}
- 75% death benefit guarantee³
- Single or joint life income available

You'll receive **the greater of** the RRIF minimum or the lifetime guaranteed income amount.

Is age 100 the new 85?

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

47%
of Canadians
see a serious risk of
outliving their savings.

Source: BNN Bloomberg, November, 2019.

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

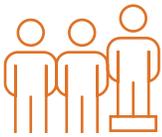
The underlying investments are managed by Sun Life, which has a world-class credit research platform.

With Sun GIF Solutions Income Series, you can have a guaranteed systematic withdrawal payment (SWP) to 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.

72%
of Canadians
aren't living the
retirement they
expected.

Source: BNN Bloomberg, November, 2019.

Sun GIF Solutions Income Series Addresses:



LONGEVITY RISK



INFLATION RISK



MORTALITY RISK



MARKET RISK



HEALTH RISK

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.



For more information, speak to your advisor or:

Visit 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 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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