

PROTECTING YOUR LEGACY **FOR YOUR NEXT GENERATION**

SUN GIF SOLUTIONS:

ESTATE HERITAGE SERIES

ADVISOR USE



Sun GIF Solutions: Estate Heritage Series

Protecting your legacy for your next generation.

Helping provide for the next generation is important to you.

However, sometimes when it comes time to think about and prepare to invest for the next generation, it can be harder to find products you feel comfortable with. Even the choice of products can be limited due to age restrictions.

Sun Guaranteed Investment Fund (GIF) Solutions - **Estate Heritage Series** can help provide what you need.

Specifically designed for those investors between the ages of 81–85¹, whose focus is preserving a legacy by setting aside a portion of their assets for loved ones. You can maintain access and control over the assets, and ensure that they are distributed to your beneficiaries, as you wish.

“Someone is sitting in the shade today because someone planted a tree a long time ago.”

– Warren Buffett

¹Available for purchase until December 31st in the year which the client turns 85.

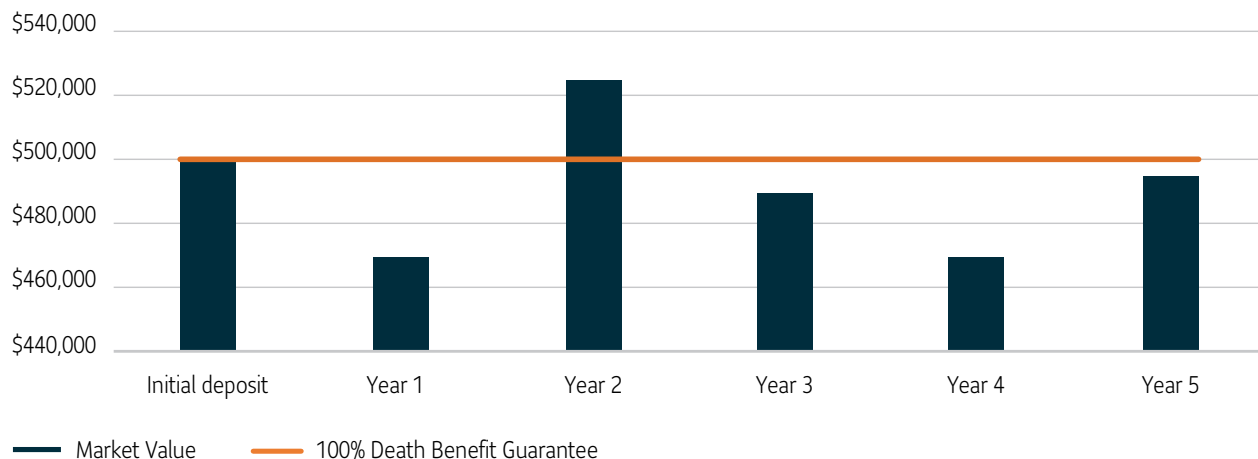
Protecting the assets you want to leave for loved ones.

Sun GIF Solutions Estate Heritage Series

Sun GIF Solutions Estate Heritage Series offers you a selection of funds to choose from, at a risk level you can feel comfortable with. And for that extra level of certainty, it offers a 100% death benefit guarantee², ensuring that 100% of the money you invest will be passed on to your loved ones as you wish, regardless of how the market performs.

For example: Jack - age 81, invests \$500,000 and wants to ensure that this money is protected as he wants to pass it on to his grandchildren. During the next few years, even with any market fluctuations, we can see that his initial investment of \$500,000 or the market value - whichever is higher will be passed on to his beneficiaries.

Market value OR the 100% Death Benefit Guarantee (DBG) - whichever is higher.



Assumes that no withdrawals or additional deposits have been made.

²Withdrawals affect the value of contract guarantees.

It's not just about protection, it's also about making it easy for loved ones.

Efficient estate settlement

Settling an estate can be complex and stressful. Passing it on should be simple and hassle-free. Because it's a segregated fund contract, with Sun GIF Solutions Estate Heritage Series you can bypass probate³, eliminating fees and reducing the time and work to seamlessly transfer assets to your beneficiaries.



- Assets that require probate
- Sun GIF Solutions assets can bypass probate
- Any other assets that may fall outside of probate

Estate planning benefits

And, when the time comes for those investments to be distributed to your beneficiaries, if you are concerned about simplicity and getting money into the hands of loved ones quickly, segregated fund contracts can help. By avoiding the probate process, they can offer speed, ease, and privacy⁴ when assets are distributed, helping to lessen some of the stresses that can often come with settling an estate.

Estate fees can include:

- Probate Fees: 0% to 1.5% of the estate
- Executor fees: paid to the executor of the estate
- Legal fees
- Accounting fees

As well, the legacy settlement option allows you to choose how the death benefit will be paid to your beneficiaries: a lump-sum payment, a payout annuity, or a combination of both.

Let Sun GIF Solutions Estate Heritage Series be part of your plan to provide for your next generation.



Did you know...

With Sun GIF Solutions Estate Heritage Series, you can choose to direct the proceeds of the contract to either individuals or charitable organizations.

³Probate, executor, accounting, and legal fees may vary by province, and may be subject to change. Probate, executor, accounting, and legal fees may vary by province and may be subject to change.

⁴Assets settled through the probate process are afterwards available in the public domain, whereas assets that bypass the process, information remains private.

Helping you provide for your next generation. It's about them.



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, speak to your advisor or:

Visit sunlifeglobalinvestments.com | Call **1-844-753-4437** | Email gifs@sunlife.com

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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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