

# The benefits of Sun Life segregated fund contracts

## Sun GIF Solutions and Sun Lifetime Advantage GIF segregated funds

### Why segregated fund contracts:

#### Guarantees

On contract maturity or death, the guarantee allows you to recover 75% or 100% of the amount invested if the market value of the fund is lower, helping to protect against market downturns.<sup>1</sup>

#### Potential to avoid probate

Assets can bypass probate when a beneficiary is named, ensuring cost-effective transfer of wealth. Probate fees may vary according to each client's personal situation and province of residence.

#### Potential creditor protection

A considerable advantage for small business owners and professionals who want to limit their risk of loss in the case of bankruptcy or lawsuits, depending on how the policy is structured.

#### Privacy of Estate Distribution

Unlike wills, which may become public during probate, segregated fund beneficiary designations are private, preserving confidentiality.

#### Professional management with Insurance benefits

Combines the investment expertise of portfolio managers with insurance features, offering a hybrid solution.

#### Guaranteed income for life


With an investment in Sun GIF Solutions Income Series or Sun Lifetime Advantage GIF, you can create a guaranteed stream of income for the rest of your life based on several factors.

### Sun GIF Solutions: 4 in 1 contract<sup>1, 2</sup>

- Investment Series (75/75)
- Estate Series (75/100)
- Estate Heritage Series (75/100)
- Income Series (75/75 and Lifetime guaranteed income)

### Sun Lifetime Advantage GIF<sup>1</sup>

- (75/75 and Lifetime guaranteed income with potential for resets)



See page 2 for more details on our fund offerings

### Product overview

Scan for access to segregated funds overview

<sup>1</sup>Withdrawals reduce your guarantees. See the information folders, contracts and supplements for more information.

<sup>2</sup>Moving between Sun GIF Solutions series in a non-registered contract can result in a taxable event.

Sun Life Assurance Company of Canada is the issuer of accumulation annuities (insurance GICs), payout annuities and individual variable annuity contracts (segregated fund contracts). 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, and its licensors, 2025. Sun Life Assurance Company of Canada is a member of the Sun Life group of companies. All rights reserved

# The benefits of Sun Life segregated fund contracts

## Sun GIF Solutions and Sun Lifetime Advantage GIF segregated funds

Sun GIF Solutions <sup>2</sup>					Sun Lifetime Advantage GIF <sup>1</sup> (75/75)
	Investment Series (75/75)	Income Series (75/75)	Estate Series (75/100)	Estate Heritage Series (75/100)	
<b>Key Benefit</b>	<ul style="list-style-type: none"> <li>Market access</li> <li>Growth opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime guaranteed income</li> </ul>	<ul style="list-style-type: none"> <li>Create family legacy with 100% death benefit guarantee (DBG)</li> <li>Annual reset of DBG</li> </ul>	<ul style="list-style-type: none"> <li>100% death benefit guarantee</li> <li>Ages 81-85</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime guaranteed income</li> <li>Potential for annual resets</li> </ul>
<b>Maximum equity fund allocation</b>	Up to 100%	Sun Life Strategic Income Fund is only option	Up to 100%	Approx 30%	Balanced
<b>Number of funds</b>	Over 70	1	Over 60	Over 10	Over 30
<b>Resets</b>	None	None	Death benefit resets annually based on market performance, up to age 80.	None	Annual reset before taking income may increase your guaranteed lifetime income if markets and interest rates are favorable before retirement.
<b>Guarantees<sup>1</sup></b>	<ul style="list-style-type: none"> <li>75% maturity</li> <li>75% death</li> </ul>	<ul style="list-style-type: none"> <li>75% maturity</li> <li>75% death</li> <li>Lifetime guaranteed income, which can increase through the years by capturing rising interest rates and market values.</li> </ul>	<ul style="list-style-type: none"> <li>75% maturity</li> <li>100% death</li> </ul>	<ul style="list-style-type: none"> <li>75% maturity</li> <li>100% death</li> </ul>	<ul style="list-style-type: none"> <li>75% maturity</li> <li>75% death</li> <li>Lifetime guaranteed income, which can increase through the years by capturing rising interest rates and market values.</li> </ul>

<sup>1</sup>Withdrawals reduce your guarantees. See the information folders, contracts and supplements for more information.

<sup>2</sup>Moving between Sun GIF Solutions series in a non-registered contract can result in a taxable event.

 For more information, contact your Wealth Sales Team or: Visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) | Call **1-844-753-4437** | Email [gifs@sunlife.com](mailto:gifs@sunlife.com)

Sun Life Assurance Company of Canada is the issuer of accumulation annuities (insurance GICs), payout annuities and individual variable annuity contracts (segregated fund contracts). 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, and its licensors, 2025. Sun Life Assurance Company of Canada is a member of the Sun Life group of companies. All rights reserved