

SunWise Essential Series 2 Income Class is available only through advisors with Sun Life Financial. For more information please contact:

SunWise
Essential Series 2
is all about
putting safety first.

www.sunwiseessentialseries.com

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is the sole issuer of the individual variable annuity contract providing for investment in SunWise Essential Series 2 segregated funds. A description of the key features of the applicable individual variable annuity contract is contained in the Information Folder and Supplement. Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value. ©CI Investments, and the CI Investments design are registered trademarks of CI Investments Inc. ©SunWise is a registered trademark of Sun Life Assurance Company of Canada.

Retirement income.
Guaranteed.



SunWise
Essential Series 2



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Retirement risks

As you get closer to retirement, you face new and unique risks. These risks can have a significant impact on your ability to sustain a reliable retirement income.

Longevity

Canadians are living longer, increasing their chances of outliving their money during retirement. Today, there is a one-in-three chance that a 65-year-old man will live to age 85; for women, the odds are about one-in-two. For a couple, there is a 40% chance that one of them will live to age 90.*

Inflation

Even at the currently low level of about 2%, inflation can have a severe effect on your standard of living over time. Many people will face a retirement of at least 25 years, so it's important to keep your savings growing to help protect your purchasing power.

Market risk

A significant market downturn near, or during the early years of retirement can substantially reduce your retirement portfolio and the income it produces. That's because you are in the retirement risk zone – the five to 10 years just before and after you retire. It's a critical time when short-term losses can have negative long-term effects because there's little or no time for your investments to recover from the losses.

SunWise Essential Series 2 Income Class provides guaranteed protection

The past decade has been one of the most volatile periods experienced in global markets. It is understandable that you are concerned about balancing the need to protect your retirement income and still maintain the growth potential of your investments that you will need to carry you through 20 or 30 years of retirement.

Income Class is designed to mitigate market risk and protect your retirement income provided by your retirement savings. It provides you with a guaranteed income for life and can eliminate the risk of outliving your retirement savings.

With SunWise Essential Series 2 Income Class, you can benefit from the advantages of investment funds:

- potential for growth
- outstanding money management
- diversification, choice and flexibility of investments.

And, receive all the protective features of an insurance contract backed by the strength of Sun Life Financial:

- a guaranteed income for life for you and your spouse starting as early as age 55*
- growth of your guaranteed income through an annual 5% Bonus for up to 15 years
- principal protection at contract maturity or death
- locking in of portfolio gains through automatic resets for death benefits and guaranteed income for life
- estate planning benefits (avoidance of the probate process and fees)
- potential creditor protection if the proper beneficiary designation is in place.

Investment choices

To maximize the potential for growth, in Income Class you can select from more than 35 funds representing leading portfolio management teams that can fit any investor's objectives and preferences.

SunWise Essential Series 2 is also available in:

Investment Class

To maximize exposure to the growth potential of the markets.



Estate Class

To ensure maximum estate value for beneficiaries.



* Source: *Asset Allocation and the Transition to Income*, Milersky & Salisbury, September 2006.

* Subject to legislated minimums and maximums and certain conditions. Exceeding the LWA withdrawal rate will have a negative impact on future payments. For One-Life Income Stream, a guaranteed income for life or Guaranteed Life Withdrawal Benefit (GLWB) of 4% (LWA Rate) is available at January 1 of the year the Annuitant turns 65 or 3% (LWA Rate) at January 1 of the year the Annuitant turns 55. For Two-Life Income Stream, a GLWB of 3.5% (LWA Rate) is available at January 1 of the year the younger spouse turns 65 or 2.5% (LWA Rate) at January 1 of the year the younger spouse turns 55. Payments can continue until the death of the Annuitant (or the Annuitant and Second Life or Two-Life Income Stream) or termination of contract.