

RETIREMENT INCOME FOR LIFE'S JOURNEY

**SUN GIF SOLUTIONS
INCOME SERIES**

Life's brighter under the sun



SUN GIF SOLUTIONS – INCOME SERIES

Retirement income for life's journey

98%
of Canadians surveyed

say it's either **very important (74%)** or **somewhat important (24%)** to them that some of their retirement income is guaranteed for the rest of their lives.¹

Are you looking for a **reliable source of retirement income** to fund your life's journey?

The guaranteed, predictable lifetime income offered by **Sun Guaranteed Investment Fund (GIF) Solutions Income Series** makes it a great choice for your retirement plan.

CERTAINTY

- With Sun GIF Solutions Income Series, you have peace of mind knowing you'll receive lifetime guaranteed income that will never decrease, all while maintaining access to your money.² You'll also know exactly what your income will be, which is helpful for planning purposes.
- Through our Strategic Income Fund (SIF), you invest in a range of investment options and asset classes that include exchange-traded funds (ETFs), mutual funds, and direct securities. This offers a conservative investment that provides a stable income in retirement.
- A 75% maturity guarantee and a 75% death benefit guarantee help protect your assets from market volatility:³
 - At maturity, you receive the greater of the maturity guarantee or the current market value of your contract.
 - Upon your death, your beneficiaries receive the greater of the death benefit guarantee or the current market value of your contract.

FLEXIBILITY

- Single or joint life income options are available.
- You can begin to take income as early as age 50.
- You have the flexibility to hold assets in the other series within Sun GIF Solutions (Investment and Estate Series) at the same time. This means you can meet additional needs within your contract.

ABILITY TO INCREASE FUTURE GUARANTEED INCOME

- You can increase your future lifetime guaranteed income through additional deposits up until age 80 for registered assets, and age 90 for non-registered and TFSA assets, even after you've started receiving income.
- Each deposit into Income Series receives a unique rate based on your age, sex and the current market conditions. There are higher rates on deposits at older ages.

¹ Source: Sun Life Canadian Unretirement Index 2015

² Withdrawals in excess of the lifetime guaranteed income will reduce future lifetime guaranteed income.

³ Withdrawals proportionately reduce the maturity and death benefit guarantees.

Let's look at an example that shows how this works:

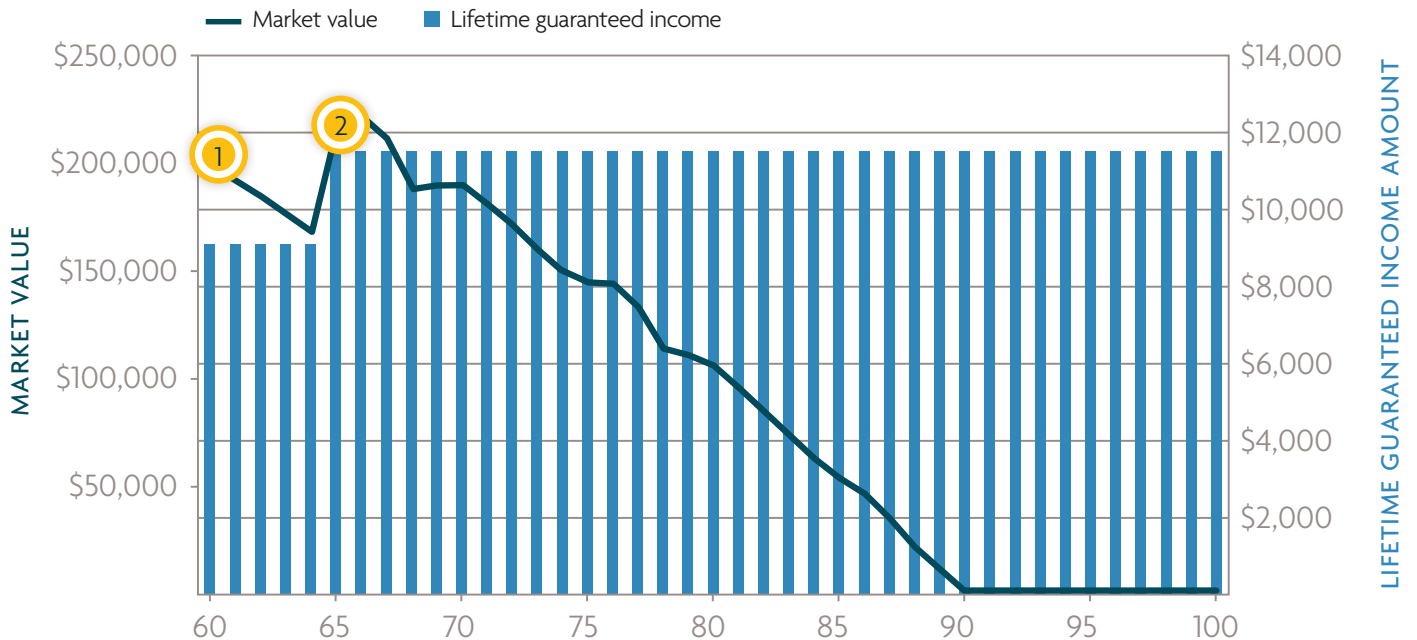


Jeremy decides to retire at age 60 and deposits \$200,000 into Income Series. He also chooses to begin receiving income immediately. His annual lifetime guaranteed income is \$9,040.



At age 65, Jeremy deposits another \$50,000 into Income Series. This additional deposit raises his lifetime guaranteed income to \$11,475, an **increase of \$2,435** per year.

The chart below shows that, even with annual withdrawals of the lifetime guaranteed income that deplete the market value of his investment, Jeremy's lifetime guaranteed income amount remains predictable and sustainable at \$11,475 for the rest of his life.



Based on income rates as at June 29, 2015.
 Economic scenario – historical data: 1985-2014. MER: 2.75%.
 Historical returns: 1985-2014 are based on actual equity and fixed income returns during this period.

Sun GIF Solutions Income Series provides predictable, sustainable income in retirement – guaranteed for life.



Your journey with **Sun Life GIFs** starts here

As your advisor, I'm here to guide you along the way.
Let's talk more to see if **Sun GIF Solutions** Income Series is right for you.

For more information please visit sungifsolutions.ca/income.
To learn more about the complete suite of **Sun Life GIFs**, visit sunlifegifs.ca.

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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 GIFs are individual variable annuity contracts issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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