



**GROW AND
PROTECT
YOUR
LEGACY**

A graphic of a map with several yellow location pins and dashed lines connecting them, overlaid on the sunset background.

**SUN GIF SOLUTIONS
ESTATE SERIES**

Life's brighter under the sun



SUN GIF SOLUTIONS – ESTATE SERIES

Grow and protect your legacy

You've decided to leave a **meaningful legacy**.

As you plan for the legacy you want to pass on, how can you grow and protect your estate?

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

GROWTH

- Invest up to 100% in equity funds
- Choose from a wide range of investment funds, across all asset classes

PROTECTION

- 100% death benefit guarantee
- Automatic annual resets on the death benefit guarantee (until age 80)
- 75% maturity guarantee

EFFICIENT ESTATE SETTLEMENT

- Ability to bypass the estate
- Proceeds pass quickly and privately to beneficiaries
- No legal, estate, administration, and probate fees

GROWTH AND PROTECTION A POWERFUL COMBINATION

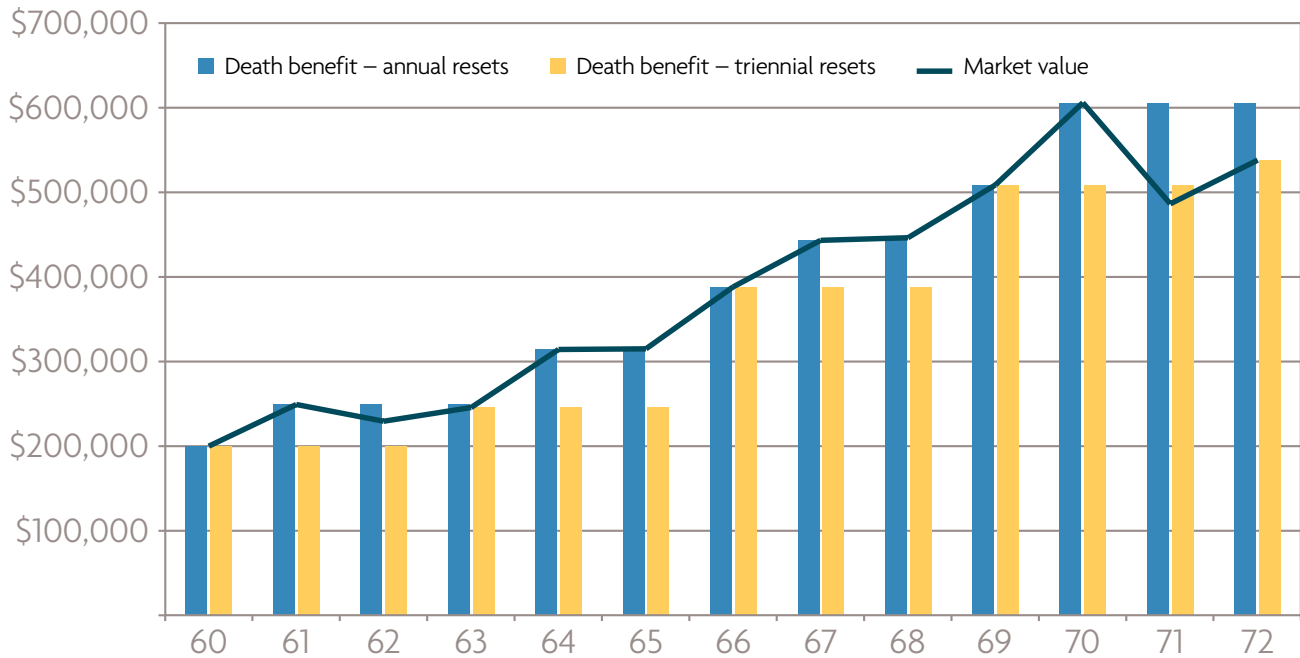
Growth¹ and protection are equally important features. With Estate Series, you can get both. You can invest in the market with up to 100% of your assets in equity funds to maximize growth potential for your estate and can select from a wide range of investment funds across all asset classes and risk tolerances.

Estate Series offers a 100% death benefit guarantee with automatic annual resets (until age 80). This means that each year, we'll look at the market value of the investment. If the markets have performed well, the guaranteed amount available to beneficiaries (the death benefit) will automatically increase.

Automatic **annual** resets are a valuable tool to help you make the most of market gains. Many companies offer resets every three years (triennial resets), but offering them every year means you're more likely to benefit from market growth. And because you don't know when the death benefit will be passed on, automatic annual resets take the worry out of timing. **With annual resets, your investment captures and protects growth more frequently, not just every third year.**

¹ 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.

In the example below, let's take a look at how this works with an initial deposit of \$200,000 and death at age 72.




TRIENNIAL	ANNUAL
<ul style="list-style-type: none"> • Eligible for a reset every three years. • Last reset occurs at age 72. • Final death benefit is \$538,193. 	<ul style="list-style-type: none"> • Eligible for a reset every year. • Final reset occurs at age 72. • Final death benefit amount is \$606,104. <p>This is \$67,911 higher than with triennial resets.</p>

Economic scenario – historical data: 1980-2014, 100% equity allocation, Estate Series MER – 3.00%.
 Historical returns: 1980-2014 are based on actual equity and fixed income returns during this period.

Efficient estate settlement

This is your legacy. Passing it on should be simple and hassle-free. Because it's an insurance contract, with Estate Series you can bypass probate, eliminating fees and reducing the time and work to seamlessly transfer assets to beneficiaries.

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.



DID YOU KNOW?

With Sun GIF Solutions Estate Series, you can choose to direct the funds to either individuals or charitable organizations.

Making Sun GIF Solutions Estate Series part of your legacy plan can help you grow and protect your estate.



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 Estate Series** is right for you.

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

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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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