



SUN PROTECT GIF
CONVERSATION
STARTER

SUN PROTECT GIF

Let's talk about security for your life's journey

Start the conversation

Money for Life, Sun Life Financial's customized approach to financial and retirement planning,¹ helps investors build savings, protect investments and retire with confidence.

Sun Life Guaranteed Investment Funds (GIFs) offer a comprehensive line-up of segregated fund products with competitive pricing and flexible options. **Sun Protect GIF** can be part of this approach to help Canadians retire their way.



DID YOU KNOW?

62% of Canadians fear the loss of capital and it's the number one concern advisors hear from clients.

Source: Sun Life Advisor Sentiment Index, Sun Life Global Investments, 2012.

Reaching out to clients

There are many ways to introduce Sun Protect GIF to clients as part of your day-to-day marketing efforts. Here are some options to connect with current and prospective clients:

In your telephone conversations with clients about their savings goals, talk about how Sun Protect GIF can help them reach those goals, with the highest level of guarantees available.²

- Setting aside a portion of your income through regular contributions for future events like education, life events, and of course, retirement, can really pay off!
- Are you saving for a long-term goal or for retirement?
- What savings goals do you have in mind for your retirement? Are you on track to get to where you want to go?
- How do you imagine your retirement?
- Do you want an alternate investment option to guaranteed investment certificates?
- Are you looking for an investment option that provides lifetime guaranteed income?
- Are you worried about market uncertainty?



OTHER WAYS TO REACH OUT

Send a scripted email or letter to introduce Sun Protect GIF. Include an invitation to talk about how this product can give them the highest level of protection with an available 100% maturity and 100% death benefit guarantee.³

Starting the conversation with clients

- I can explain how Sun Protect GIF can safeguard your investments and help you save toward a particular long-term goal.
- Financial decisions don't have to be overwhelming. With Sun Protect GIF and my guidance along the way, you can follow a path toward lifetime financial security.
- Sun Protect GIF paves the way for you to reach your destination and secure your savings.
- Sun Protect GIF lets you invest confidently knowing you're protected with guarantees.

Recommending a solution in the client meeting

The fear of losing capital is the number one concern advisors hear from clients.⁴ While clients want growth in their investments, they're also concerned about debt management and market volatility. For an advisor, balancing these multiple client concerns can be challenging. Sun Protect GIF helps you show clients how they can benefit from equity growth with the protection of principal guarantees.

| LIFE STAGE NEED | QUESTIONS TO ASK |
|--|---|
| Building for the future – I want to grow and protect my savings and investments. | <ul style="list-style-type: none">• How are you saving for long-term goals?• Are you looking for investment options that maximize your growth potential? |
| Getting ready for retirement – I have a specific investment timeline or goal in mind. | <ul style="list-style-type: none">• How are you saving for long-term goals?• What's your vision of retirement?• Do you worry about how interest rate fluctuations could affect your investments? |
| In retirement – I'm retired (semi-retired). My savings, investment and pension(s) cover my basic lifestyle needs. I'm concerned that my income might not last throughout my retirement. | <ul style="list-style-type: none">• Does your need for protection equal your desire for investment growth?• Are you interested in products that can offer 100% maturity and 100% death benefit guarantees? |
| Legacy – I want reassurance that the beneficiaries I've chosen, will receive my assets. | <ul style="list-style-type: none">• Are you looking for an insurance product that lets you name beneficiaries and bypass probate?• Do you want your beneficiaries to receive the death benefit in installments using the legacy settlement option? |

Sun Protect GIF is an investment solution that safeguards your savings, provides certainty and lays the foundation for achieving long-term goals. It's designed to give you the certainty of principal protection as well as the confidence to invest for the future. I can guide you in your investment journey toward security and growth.

Sun Protect GIF can help you make the most of what you have today by planning for tomorrow. It's all part of Money for Life – Sun Life Financial's customized approach to retirement and financial planning.¹



ADVISOR TIPS FOR STAYING CONNECTED

- ✓ Offer clients time to review their options with the Sun Protect GIF brochure and other marketing materials.
- ✓ Book a follow-up time to talk or meet again.
- ✓ Ask for an email address or connect with clients through social media.

About Sun Life Financial

Founded in 1865, Sun Life Financial has helped Canadians manage and grow their assets for over 150 years.

FINANCIAL STRENGTH, DISCIPLINED RISK MANAGEMENT

- International financial services provider with total assets under management of \$734 billion*
- One of Canada's oldest, most trusted financial institutions, recognized for sustainability and proven, disciplined risk management

INVESTMENT MANAGEMENT EXPERTISE

- Investment funds from leading global portfolio managers
- Focus is on risk management through experience, insight and innovation

LEADING PRODUCTS AND SERVICE

- Full suite of leading insurance and investment products for individuals and corporate customers
- Strong commitment to service excellence

* As at December 31, 2014 for the Sun Life Financial group of companies.

Life's brighter under the sun

¹ Only advisors who hold CFP (Certified Financial Planner), CH.F.C (Chartered Financial Consultant), F.Pl. (Financial Planner in Quebec), or equivalent designations are certified as financial planners.

² 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.

³ 100% maturity guarantee on deposits made before the first anniversary and in the year after a reset or renewal. All other deposits have a 75% maturity guarantee.

⁴ Sun Life Advisor Sentiment Index, Sun Life Global Investments, 2012.

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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