



Invest confidently,  
knowing you're protected  
with guarantees.

**Sun Life Guaranteed Investment Funds (GIFs)** is an industry-leading suite of segregated fund products offering the benefits of protection, investment growth, flexibility and control for your assets. They're part of **Money for Life**, Sun Life's customized approach to financial and retirement planning.<sup>2</sup>

With segregated fund contracts, you can also benefit from the features of an insurance contract, including efficient estate settlement.

**Sun Life GIFs** offer a wide variety of features to meet your financial needs now and in the future.<sup>3</sup> Your advisor can show you the benefits of these and our other investment and insurance solutions.

Your journey starts here – talk with your advisor. You can also visit [sunlifegifs.ca](http://sunlifegifs.ca) to learn more.

## 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.



SECURITY ON  
YOUR LIFE'S  
JOURNEY  
SUN PROTECT GIF

Rest assured your savings are safe as you travel confidently toward your next goal.

<sup>2</sup> Only advisors who hold CFP (Certified Financial Planner), CHFC (Chartered Financial Consultant), FPL (Financial Planner in Quebec), or equivalent designations are certified as financial planners.  
<sup>3</sup> 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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**Sun Protect Guaranteed Investment Fund (GIF)** will help you reach your savings goals. Industry-leading guarantees offer the highest level of protection, with 100% guarantees available.<sup>1</sup>

#### **Sun Protect GIF – Key benefits**

##### **PROTECTION**

- Safeguards the value of your investment, with your goals in mind.
- Deposits made in the first year receive a 100% maturity guarantee (reduced for withdrawals).
- Potential to lock in gains from positive market performance and protect your investment against market downturns.
- Can increase the value of your legacy.
- Your beneficiaries will receive a guaranteed amount.

<sup>1</sup> Depending on your age and the timing of deposits, the maturity guarantee may be 75% on some or all of your assets. Please see the Information Folder and Contract for more details at [sunprotectgif.ca](http://sunprotectgif.ca).

##### **GROWTH**

- Choose from a wide range of investment funds, across a variety of asset classes.
- Hold up to 100% of your assets in equity funds to maximize your growth potential.

##### **FLEXIBILITY AND CONTROL**

- You'll have access to your money if you need it for an emergency.
- Enjoy confidence in the quality of your investment choices. You can customize your portfolio to agree with your tolerance for risk.

##### **UNIQUE RRIF STRATEGY**

- Our unique treatment of RRIF income provides superior protection for you, especially in down markets when you need it most.
- To protect the value of the guarantees, any required RRIF minimum withdrawal will reduce the guarantees only by the dollar amount of the withdrawal.



**Protection for your legacy, so your beneficiaries receive a guaranteed amount.**

**Sun Protect GIF can safeguard your investment to help you save toward your long-term goals.**