

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.²

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.³ 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** 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.

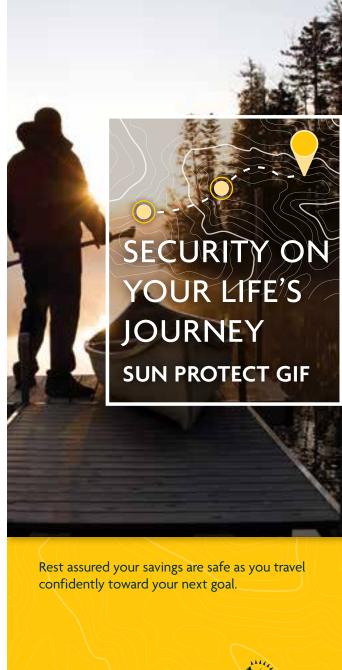
Sun Life Financial

Life's brighter under the sun

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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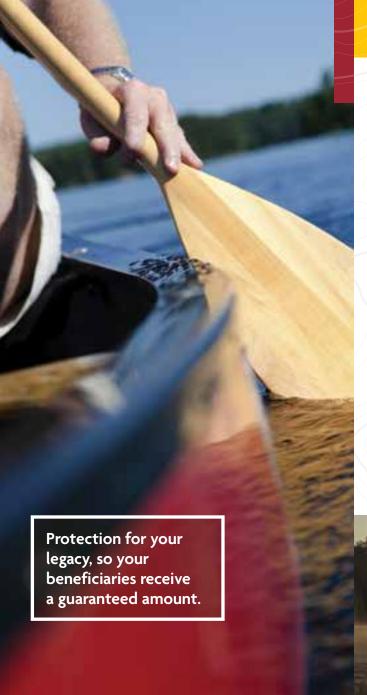


Life's brighter under the sun



³ 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.

^{*} As at December 31, 2014.



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.¹

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.

¹ 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.

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.

