

SunUniversalLife Pro investment account options

How investing in SunUniversalLife Pro works

Payment flexibility is one of the key advantages of SunUniversalLife Pro. You can choose to make payments to your policy within minimum and maximum limits as set out in the Income Tax Act (Canada).

When we receive your SunUniversalLife Pro policy payment, we deduct provincial premium tax. The balance of your payment is added to the policy fund and allocated to the investment account options you selected to help you achieve lifetime financial security. Each investment account option must have a minimum of \$100 before money is allocated to your selected investment options. All subsequent allocations and transfers to each account must be \$100. You choose investment account options when you apply, and you can change them at any time.

Each month we'll credit interest to the investment accounts you selected. Every month, money is deducted from your policy fund to pay for the cost of insurance for your plan.

SunUniversalLife Pro lets you choose from the following investment account options

Account option	Details and investment objective	Asset class	Volatility
GUARANTEED ACCOUNTS			
Daily interest account	<ul style="list-style-type: none"> Similar to a savings account, interest is calculated and credited daily. Can act as a holding account leading to a longer-term investment. Rate of return is guaranteed not to be less than 90% of the yield on a 30-day Government of Canada Treasury Bill, less 1.75%. The minimum guaranteed interest rate is 0%. 	Cash equivalent	Low
10 year Guaranteed interest account	<ul style="list-style-type: none"> Fixed-period term investment with a guaranteed rate of return. Available with a 10-year term. Rate of return is guaranteed not to be less than 90% of the Government of Canada Bond rate with the same term, less a management fee of 1.75%. The minimum guaranteed interest rate is 0%. 	Cash equivalent	Low
DIVERSIFIED ACCOUNT			
Sun Life Diversified Account Pro	<ul style="list-style-type: none"> The Sun Life Diversified Account Pro earns a daily interest rate based on the average yield of a variety of investments including private fixed income, real estate, bonds, mortgages and equities. Changes in the market value of underlying assets are included over a longer period of time, helping to reduce overall volatility. The minimum guaranteed interest rate is 2%. 	Canadian Fixed Income Balanced	Low



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