

SUN LIFETIME ADVANTAGE GIF



**GUARANTEED INCOME NOW;
HIGHER LIFETIME GUARANTEED
INCOME IN THE FUTURE**

Life's brighter under the sun



SUN LIFETIME ADVANTAGE GIF

Guaranteed income now; higher lifetime guaranteed income in the future

THE CONCERN: provide income now and stretch your savings through retirement

If you need income now and you're depending on a lump sum of money to fund retirement, income that lasts is crucial.

Sun Lifetime Advantage Guaranteed Investment Fund (GIF) can help you plan for your retirement income stream and works for a wide range of situations, such as:

- Small business owners selling their business
- People receiving an inheritance
- Those receiving a lump sum through unforeseen circumstances
- Farmers selling their farm, land, and other properties

THE SOLUTION: income for you right away while your future lifetime guaranteed income increases

You can benefit from the immediate, guaranteed income of a term certain annuity combined with the power of annual resets and deferral benefits from Sun Lifetime Advantage GIF.

Case study

Joe is 60 years old. He takes \$1,000,000 from the proceeds of selling his farm when he decides to retire. This money is his retirement savings so it must be sustainable. A two-step approach, combining the benefits of two products, can help Joe:

STEP ONE

Joe needs money right away as he begins retirement, so he takes \$500,000 from the sale of his farm and puts it into a term certain annuity for 15 years, which will provide \$39,323.80 in annual income for this term.

STEP TWO

At the same time, Joe wants to take advantage of potential market gains and deferral benefits to boost his retirement income as he gets older, so he puts the other \$500,000 into Sun Lifetime Advantage GIF.

With the term certain annuity providing him retirement income of \$39,323.80 for 15 years, Joe has no need to touch his investment in Sun Lifetime Advantage GIF. It grows because:

- He defers taking income from this product, and
- Resets will capture a blend of positive market performance and potentially rising interest rates.

When Joe's term certain annuity ends, he's able to elect income from Sun Lifetime Advantage GIF to continue funding his retirement.

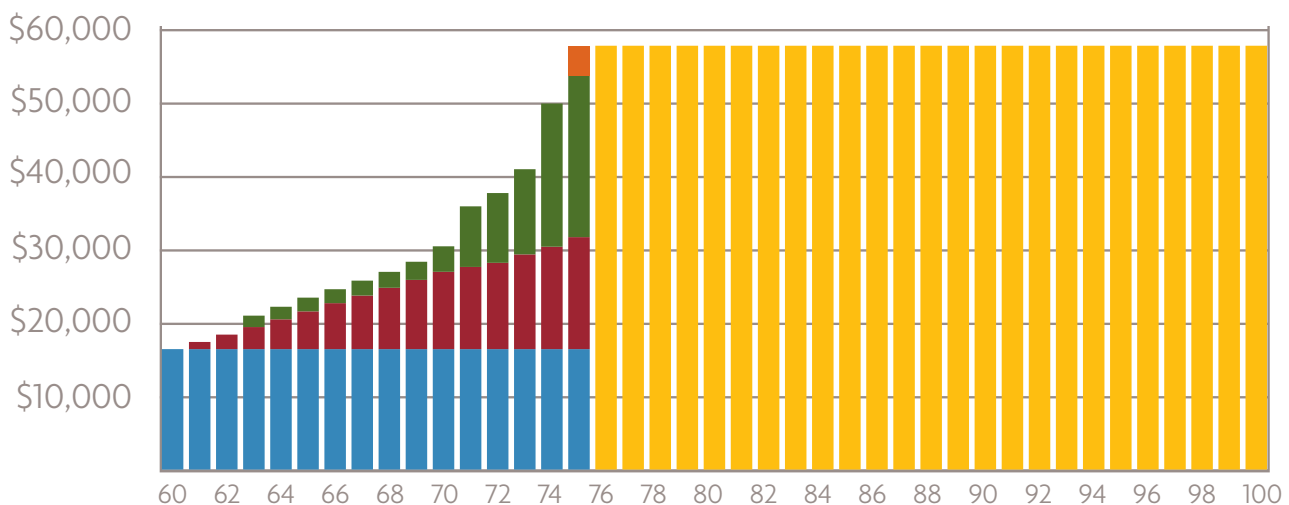
Joe's retirement income has now gone up to \$58,942.65 annually, a **\$19,618.85 increase**, or a **\$1,634.90 increase to his monthly income!**

This additional income amount is extremely valuable for Joe as he gets older – he can put additional money aside for unforeseen circumstances, such as unplanned medical expenses and other emergencies.

Waiting is powerful.

The beauty of **this strategy** is the flexibility Joe has – if he wants to, he can begin to supplement his term certain annuity income at any point by electing income from Sun Lifetime Advantage GIF.

Here's a depiction of how Joe's lifetime guaranteed income grows with Sun Lifetime Advantage GIF*.



■ Minimum lifetime guaranteed income

■ Growth through deferring income

■ Resets

■ Final reset

■ Lifetime guaranteed income

If Joe had elected income with Sun Lifetime Advantage GIF right away, he would have received \$16,750.00 annually. However, the immediate income from his term certain annuity is higher than this, and his final lifetime guaranteed income from Sun Lifetime Advantage GIF is even higher.



DID YOU KNOW?

If Joe selects the joint life income option, the lifetime guaranteed income amount can continue to his wife after he passes away.

REMEMBER – you can start taking lifetime guaranteed income from Sun Lifetime Advantage GIF at any time, but the longer you wait, the more it grows. No matter what you decide, you'll receive guaranteed income for life.

* Historical model scenario: 1970-2014. 70% allocated to equity funds, 30% allocated to fixed income funds, 3.85% management expense ratio (MER), current income rate scenario.

Fixed income returns reflect the historical returns of 60% of the FTSE TMX Canada Long Term Bond (%Total Return) and 40% FTSE TMX Canada Canadian Treasury Bill 91 Day (%Total Return). Equity returns reflect the historical returns of 60% of the S&P/TSX Composite Index and 40% of the MSCI EAFE Index. Historical returns: 1970 – 2014 is based on actual equity and fixed income returns during this period. Current income rate scenario assumes that the current income rates do not change.



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 this strategy is right for you.

For more information on **Sun Lifetime Advantage GIF**, please visit sunlifetimeadvantagegif.ca.
To learn more about the complete suite of **Sun Life GIFs**, visit sunlifegifs.ca.

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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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