



ADVISOR USE ONLY

PROFESSIONAL, EXPERT ADVICE ISN'T FREE — MAKE IT A KEY DIFFERENTIATOR

The move to fee, cost, and compensation transparency will be a game-changer in our industry. There will no doubt be some client movement. But for advisors who are able to articulate and demonstrate their value, the result will be deeper client relationships, and the opportunity to attract clients in motion.

The key to success in this new age of transparency is ensuring that each of your clients understands the difference you make, the value you bring, and how you'll continue to deliver this going forward.

SHOW YOUR VALUE

One of the most effective ways to demonstrate your value to clients is with the [Money for Life](#) approach to financial and retirement planning. It's about strategic, in depth conversations that will help clients identify their short- and long-term objectives, understand the issues and challenges, and create better alignment between their goals and results.


THE 5 NEEDS-BASED CONVERSATIONS

The [Money for Life](#) approach to planning was built to help clients achieve their goals across all life stages, and to help you build long, successful relationships with clients.


1. [Conversation about basic needs](#) – In all life stages, clients need to plan to cover daily essentials; basic living expenses are non-negotiable. You can show clients how their basic needs will add up, determine if they'll have enough to cover those needs and help them bridge any gap.
2. [Protecting against a health event](#) – Potential health needs include money for medical expenses (not covered by provincial plans), and as clients age, money for emerging personal care costs. 78% of Canadians haven't saved any money or otherwise planned for a health event.¹ Having this conversation with clients at every life stage can help them plan for health needs and risks and feel confident they can keep their financial plans on track.
3. [Helping clients save more](#) – Having a conversation with clients about the importance of saving at each life stage can help them understand how it affects their financial and retirement goals. And the difference you can make is significant. Of those who work with an advisor, 60% are satisfied with how much they're saving for retirement, compared with 33% of those without an advisor.²
4. [Lifestyle expenses and the need for portfolio growth](#) – It can be tough to get clients to have honest conversations about their spending habits. But, it's critical to have conversations about clients' lifestyle needs and wants, and the portfolio growth they'll need to maintain their lifestyle goals into and through retirement.
5. [Leaving a legacy](#) – While legacy issues will be lower down the priority list in the early "career building" years, it's important to have the discussion at every life stage, and even more so as retirement looms.

¹ 2014 Sun Life Canadian Health Index

² 2016 Sun Life Retirement Now Report

**DID YOU KNOW?**

Almost 9 in 10 (88%) working Canadians rate the value of advice provided by their advisors as “very good or good”*



* 2016 Sun Life Retirement Now Special Report.

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MONEY FOR LIFE RESOURCES THAT CAN HELP

As an advisor, you wear many hats. To your clients you're an educator and a coach. Here are a few resources to help start the conversation and to learn more about **Money for Life**.

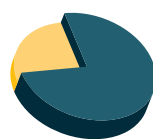
- [CE courses](#) – To provide you with the insights and solutions you need to have enriched conversations with your clients, 6 CE-accredited **Money for Life** courses are available on Sun Life Financial's Education Hub.
- [Whiteboard videos](#) – Short educational videos to help your clients understand their needs and how you can help them plan.
- [Let's talk about your retirement sales aid](#) – Use this handy tool when speaking face-to-face with retirement-ready clients. It's a great way to start a conversation about retirement risks and needs and **Money for Life**.
- [Changing needs tear pad](#) – A note pad featuring the **Money for Life** visual to help show your clients how their needs will change over time.

WE'RE HERE TO HELP

To learn more about Money for Life, talk with your Sun Life Financial [sales team](#).



DID YOU KNOW?



76% of retirees who work with an advisor are satisfied with their retirement savings.*

* 2016 Sun Life Retirement Now Special Report.



8 YEARS IN A ROW

For the eighth straight year, we were voted by Canadians as the “Most Trusted Life Insurance Company” in the 2017 Reader's Digest Trusted Brand™ survey.

In this survey, people were asked to consider whether the brands possessed several attributes, including superior quality, excellent value, an understanding of its consumers' needs and whether they would recommend the brand to others. We're honoured by this award and your continued trust in us.

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