

SUN GIF SOLUTIONSMINIMIZE RISKS – ALL IN ONE CONTRACT





Money is moving

Boomers will inherit

\$1 TRILLION

over the next decade*

* Strategic Insight, January 2018

Agenda

HOW TO MINIMIZE RISKS WITH SUN GIF SOLUTIONS

WHAT'S NEW WITH SUN GIF SOLUTIONS?

SUMMARY & NEXT STEPS

THE 5 RETIREMENT RISKS



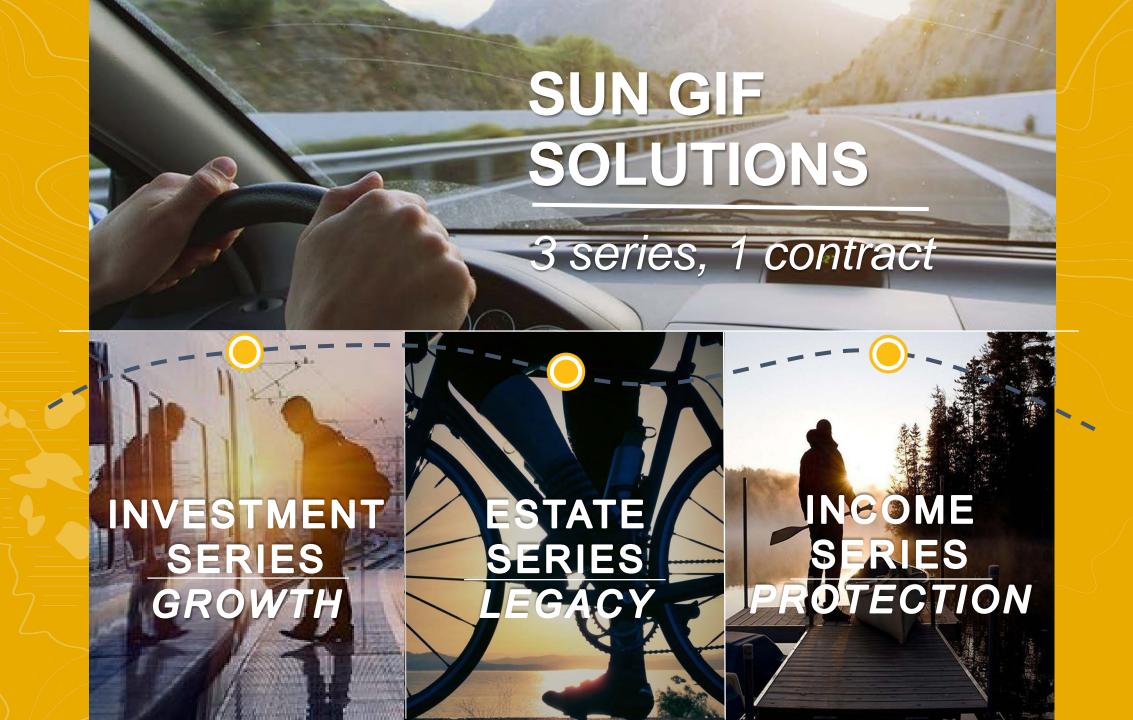
ONE SOLUTION

Sun GIF Solutions

MINIMIZE RISKS WITH SUN GIF SOLUTIONS

- Income that lasts as long as the client is alive
- Steady income stream
- Protection against volatility

guaranteed lifetime retirement income









INCOME SERIES

- Single or Joint life income available
- Adjustable payout rates improve product sustainability
- Strategic Fixed Income fund (MER = 2.77%)



Illustration tool available to assist with the sales process!

DEFERRAL ILLUSTRATION

Male Age 65

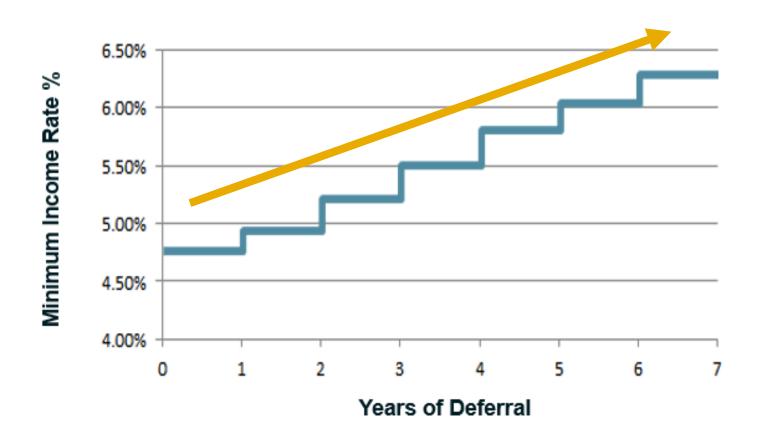


Illustration summary



Total transitions:

\$0

Annuitant Mr Client* Spouse Mrs Client

Male, age 71 Female, age 71

Plan details Contract type: RRSP to RRIF

Lifetime guaranteed income option: Joint life income stream

* Income will be based on the age of the younger spouse.

Scenarios illustrated

Personalized scenario: Historical returns: 2002-2016, Negative scenario: -2.00% Market return, decreasing income rate

current income rate

SeriesAsset AllocationPersonalized scenario – Rate of returnInvestment Series:80% equity / 20% fixed income3.53%Income Series:100% fixed income1.55%

Transactions summary							
Year	Transaction type	Amount	Details				
2017 (Age 71)	Deposit to Investment Series	\$100,000	Lump sum deposit				
2017 (Age 71)	Deposit to Income Series	\$50,000	Lump sum deposit				
2018 (Age 72)	Withdrawal from Investment Series	RRIF MAP	Recurring, starting at age 72 (2018)				
2036 (Age 90)	Clect lifetime guaranteed income	\$8,070 /year	Starting at age 90 (2036)	······			
			Total deposits:	\$150,000			

Personalized scenario Historical returns: 2002-2016, current income rate (continued)



		Investment Series			Income Series									
Year	Age	Market return	Deposits (\$)		Withdrawals	Dec. 31 market value (\$)		Market return	Deposits (S)	Potential lifetime guaranteed income (\$)	Lifetime guaranteed income (\$)	Total withdrawals (\$)	Dec. 31 market value (\$)	Death benefit guarantee (\$)
2017	71	-12.41%	100,000	-	-	98,902	75,000	1.03%	50,000	2,415	-	-	50,043	37,500
2018	72	15.43%	-	-	7,864	106,298	69,834	0.14%	-	2,535	-	-	50,113	37,500
2019	73	9.29%	-	-	8,446	107,732	64,757	0.75%	-	2,660	-	-	50,487	37,500
2020	74	13.99%	-	-	8,749	114,057	60,143	4.82%	-	2,795	-	-	52,921	37,500
2021	75	14.37%	-	-	9,468	120,978	55,778	8.28%	-	2,945	-	-	57,303	37,500
2022	76	1.12%	-	-	10,376	111,963	51,047	0.73%	-	3,105	-	-	57,719	37,500
2023	77	-27.41%	-	-	10,147	71,132	44,674	-5.93%	-	3,275	-	-	54,298	37,500
2024	78	18.14%	-	-	7,739	76,295	40,560	7.86%	-	3,460	-	-	58,568	37,500
2025	79	7.98%	-	-	8,577	73,809	36,337	-0.25%	-	3,665	-	-	58,422	37,500
2026	80	-7.72%	-	-	8,701	59,409	31,695	-1.07%	-	3,885	-	-	57,798	37,500
2027	81	6.23%	-	-	7,994	55,119	27,681	1.03%	-	4,130	-	-	58,391	37,500
2028	82	12.36%	-	-	8,037	53,897	24,089	0.14%	-	4,405	-	-	58,474	37,500
2029	83	5.78%	-	-	8,293	48,719	20,585	0.75%	-	4,700	•	-	58,909	37,500
2030	84	0.11%	-	-	8,298	40,473	17,083	4.82%	-	5,030	-	-	61,749	37,500
2031	85	6.95%	-	-	8,260	35,025	13,823	8.28%	-	5,395	-	-	66,863	37,500
2032	86	-12.41%	-	-	8,671	22,007	9,916	0.73%	-	5,805	-	-	67,348	37,500
2033	87	15.43%	-	-	8,033	17,370	6,780	-5.93%	-	6,275	-	-	63,356	37,500
2034	88	9.29%	-	-	7,709	11,275	4,027	7.86%	-	6,790	-	-	68,338	37,500
2035	89	13.99%	-	-	8,128	4,724	1,480	-0.25%	-	7,385	-	-	68,169	37,500
2036	90	14.37%	-	-	-	5,402	1,480	-1.07%	-	-	8,070	8,070	59,370	33,013
2037	91	1.12%	-	-	-	5,463	1,480	1.03%	-	-	8,070	8,070	51,871	28,550
2038	92	-27.41%	-	-	-	3,966	1,480	0.14%	-	-	8,070	8,070	43,870	24,112
2039	93	18.14%	-	-	-	4,685	1,480	0.75%	-	-	8,070	8,070	36,099	19,694
2040	94	7.98%	-	-	-	5,059	1,480	4.82%	-	-	8,070	8,070	29,593	15,402
2041	95	-7.72%	-	-	-	4,669	1,480	8.28%	-	-	8,070	8,070	23,671	11,378

Responding to Clients' changing needs

Help Clients transfer wealth and create their legacy with

Sun GIF Solutions – Estate Series



100% guaranteed on death

Will pay the death benefit guarantee or the current market value, whichever is higher



Deposits up to age 90

Some restrictions on deposits between 81 and 90



Annual resets

Done automatically, up to age 80 only



Insurance features

Including naming beneficiaries and ability to bypass probate

Sun GIF Solutions Now available with advisor chargeback sales charge option*

- Investment Series
- Income Series
- Estate Series

Sun GIF Solutions Advisor chargeback key features:

- Upfront commission of 3%
- Identical MERs to Sun GIF Solutions FEL/DSC/LL
- Eligibility for the Private Client program is the same as the FEL version of the fund
- Short 2 year schedule compared to other programs
- Trailers paid after 2 years

Sun GIF Solutions Advisor chargeback sales charge option

 Up front commission for advisors with a claw back to the distributor/advisor if the client redeems in the first two years.

	Upfront commission	Trailer commission	Chargeback schedule
Advisor chargeback sales charge option (CB)	3%	0% for years 1&2 1% after year 2	2 years: 3% in year 1 2% in months 13-18 1% in months 19-24

Responding to Clients' changing needs



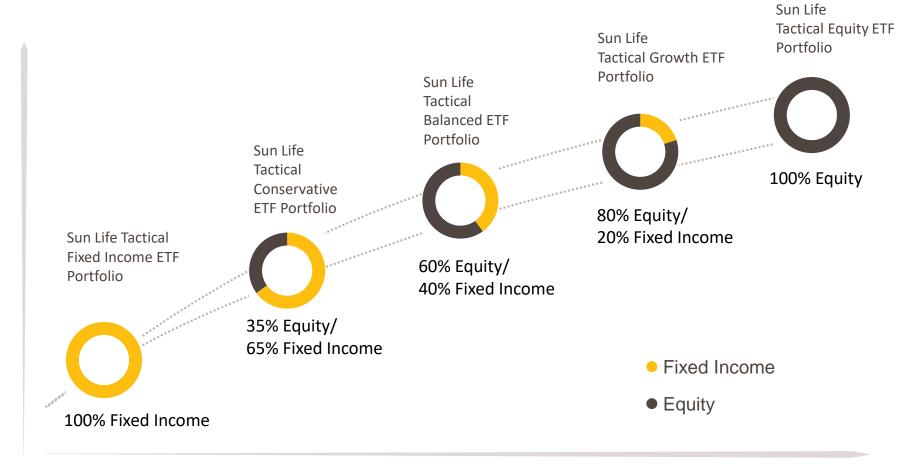
WINNING COMBINATION

Sun Life Tactical ETF Portfolios

Now available in Sun Life GIFs

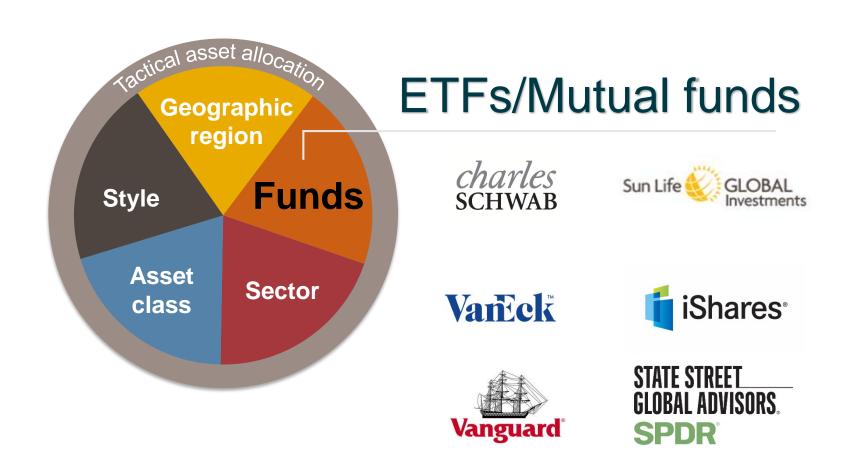
Learn more >

Sun Life Tactical ETF Portfolios



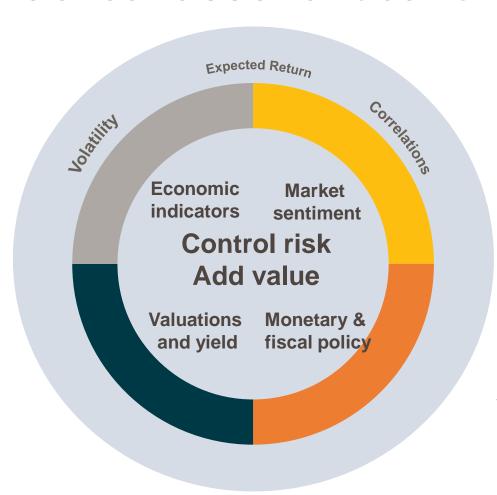
Investment selection

Each portfolio invests in a mix of **ETFs** and other **mutual funds**. Our open structure allows us to focus on selecting some of the most recognizable and liquid ETFs.



Tactical asset allocation

Monitor current
market conditions
for shorter-term
investment
opportunities



Incremental,
gradual shifts
within predetermined
tolerance bands

Sun Life Tactical ETF Portfolios Estimated MERs for 2019 (A class)

Fund Sun Life Tactical	Investment Series	Estate Series	Sun Lifetime Advantage GIF	Sun Protect GIF		
Fixed Income ETF Portfolio	1.60%	1.80%	2.65%	2.35%		
Conservative ETF Portfolio	2.20%	2.55%	Competitive MER relative to			
Balanced ETF Portfolio	2.30%	2.65%	an average A series mutue fund, but with 100% deat			
Growth ETF Portfolio	2.35%	2.70%	benefit guarantee			
Equity ETF Portfolio	2.40%	2.75%	n/a	n/a		

Competitive fees with guarantees



SUMMARY

- There are 5 retirement risks threatening a client's retirement income
 - Longevity, Inflation, Market, Health, Mortality
- Minimize these risks in a clients' portfolio using Sun GIF Solutions
- We can help your clients by providing guaranteed lifetime retirement income
- New for 2019: Estate Series to age 90, Tactical ETF portfolios, Advisor Chargeback sales option

