

# GROW AND PROTECT **YOUR LEGACY**

SUN GIF SOLUTIONS: ESTATE SERIES

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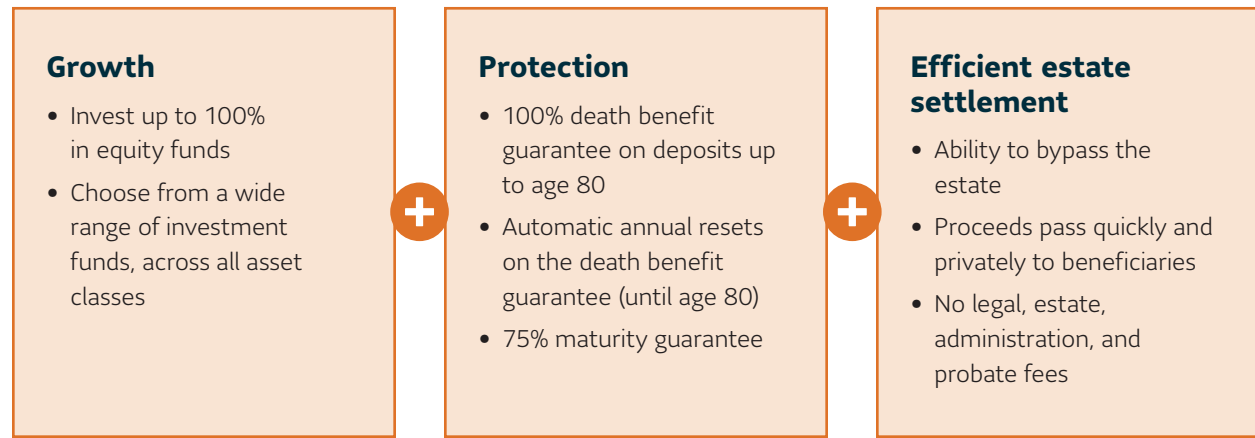
# Sun GIF Solutions: Estate Series

## Grow and protect your legacy

### You've decided to leave a meaningful legacy.

As you plan for the legacy you want to pass on, how can you grow and protect your estate?

**Sun Guaranteed Investment Fund (GIF) Solutions Estate Series** can help provide what you need.



## Growth and protection, a powerful combination

Growth<sup>1</sup> and protection are equally important features. With Estate Series, you can get both. You can invest in the market with up to 100% of your assets in equity funds to maximize growth potential for your estate and can select from a wide range of investment funds across all asset classes and risk tolerances<sup>1</sup>.

Estate Series offers a 100% death benefit guarantee with automatic annual resets (until age 80). This means that each year, we'll look at the market value of the investment. If the markets have performed well, the guaranteed amount available to beneficiaries (the death benefit) will automatically increase.

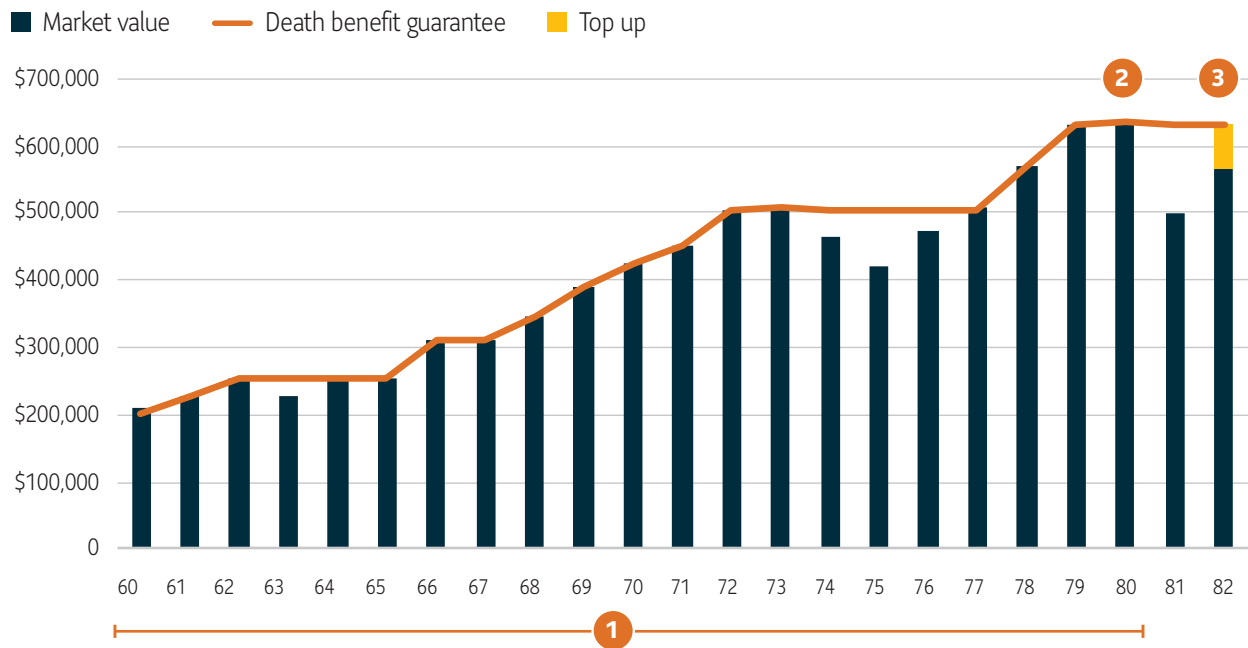
Automatic **annual** resets are a valuable tool to help you make the most of market gains. And because you don't know when the death benefit will be passed on, automatic annual resets take the worry out of timing.

**With annual resets, your investment captures and protects growth.**

<sup>1</sup>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.

In this example, Mark, age 60, purchases an Estate Series contract and deposits \$200,000 on December 31st. His initial death benefit guarantee is \$200,000.

- 1 Mark's contract is eligible for a reset of the death benefit guarantee every year on the anniversary date up to age 80.  
In years where the market value is higher, resets lock in gains.  
In years where the market value is lower, the existing death benefit guarantee is maintained.
- 2 The final reset occurs at age 80.
- 3 Mark dies at age 82. His beneficiaries receive the death benefit guarantee amount of \$632,116, which is \$65,635 higher than the contract's market value.



The market value shown reflects historical returns from 1987-2016 with 60% allocated to equity funds, and 40% allocated to fixed income funds. Annual returns used are net of a fund MER of 2.90%. 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 are based on actual equity and fixed income returns during this period. Returns are for illustration purposes only and are not indicative of actual or future fund performance.

## Efficient estate settlement


**This is your legacy.** Passing it on should be simple and hassle-free. Because it's an insurance contract, with **Sun GIF Solutions Estate Series** you can bypass probate, eliminating fees and reducing the time and work to seamlessly transfer assets to beneficiaries.

The legacy settlement option allows you to choose how the death benefit will be paid to your beneficiaries: a lump-sum payment, a payout annuity or a combination of both.

Making Sun GIF Solutions Estate Series part of your legacy plan can help you grow and protect your estate.

### Did you know?

With Sun GIF Solutions Estate Series, you can choose to direct the funds to either individuals or charitable organizations.



**No matter what your investment goals are, Sun GIF Solutions can help you achieve them.**

**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. With segregated fund contracts, you can also benefit from the features of an insurance contract, including efficient estate settlement.

**Sun Life GIFs** can improve your savings now, helping you build for the future and prepare for your retirement. I can show you the benefits of these and our other investment and insurance solutions.



For more information, speak to your advisor or:

Visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) | Call **1-844-753-4437** | Email [gifs@sunlife.com](mailto:gifs@sunlife.com)

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