

Your Savings and Retirement statement



January 1, 2020 - December 31, 2020

MRS ELTEST WSTESTW
FREDERICK ST. SUITE
123 KITCHEN, ON
N2H 6M6

If you have questions about your savings and retirement statement, please contact your advisor, M. Wtestmwte, Stmwtestm Wtestmwte, at (999) 123-4567. Or call our Customer Care Centre toll free at 1 877 SUN-LIFE / 1 877 786-5433.

Summary of your investments

	Value on January 1, 2020 (\$)	Value on December 31, 2020 (\$)	More details on
Non-registered investments			
SunGIC Max Guaranteed Investment Certificate GC-K123,456-7	71,676.13	53,025.54	Page 2
Accumulation Annuity AN-J111,111-1	3,053.20	0.00	Page 3
Tax-Free Savings Account investments			
SunGIC Max Guaranteed Investment Certificate TFSA GC-H222,222-2	48,731.47	68,021.35	Page 4
SunGIC Max Guaranteed Investment Certificate TFSA GC-K333,333-3	11,638.91	11,870.60	Page 5
Retirement income investments			
Sun GIC Max Guaranteed Investment Certificate - RRIF GC-K444,444-4	21,097.11	20,263.14	Page 6
Total	\$ 156,196.82	\$ 153,180.63	

Your Savings and Retirement statement

January 1, 2020 to December 31, 2020

Non-registered investments

SunGIC Max Guaranteed Investment Certificate GC-K123,456-7

Owner(s):

Eltest Wstestw

Sun Life

Details

Issue/ conversion date	Amount invested/ converted (\$)	Annual interest details	Maturity date	Value at maturity (\$)	Value on 31 Dec 2020 (\$)
22 Jan 2020	52,000.00	2.100%	22 Jan 2021	52,000.00	53,025.54
Total					\$ 53,025.54

The *value on December 31, 2020* is the amount invested, plus any interest not yet paid to you.

Interest is paid annually and isn't included in the value at maturity shown above.

You have a guaranteed investment that will mature in the next 12 months. We'll automatically move your money into the daily interest investment unless you ask us to do something else. **We need you to tell us what you'd like to do before the maturity date of your investment.** Your advisor is the best person to contact to discuss the options available to you.

You are not able to make withdrawals from your Sun GIC Max guaranteed interest investment(s) until the maturity date of the investment(s).

Activity this statement period

Opening balance on 01 Jan 2020	\$ 71,676.13
Interest earned	\$ 1,134.41
Transfers out/withdrawals	-\$ 19,785.00
Closing balance on 31 Dec 2020	\$ 53,025.54

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Your Savings and Retirement statement

January 1, 2020 to December 31, 2020

Accumulation Annuity AN-J111,111-1

Owner(s):

Eltest Wstestw

Annuitant:

Eltest Wstestw

Sun Life

Details

Issue/ conversion date	Amount invested/ converted (\$)	Annual interest details	Maturity date	Value at maturity (\$)	Value on 31 Dec 2020 (\$)
Total					\$ 0.00

The *value on December 31, 2020* is the amount invested, plus any interest not yet paid to you.

Interest is paid annually and isn't included in the value at maturity shown above.

Activity this statement period

Opening balance on 01 Jan 2020	\$ 3,053.20
Interest earned	\$ 6.80
Transfers out/withdrawals	- \$ 3,060.00
Closing balance on 31 Dec 2020	\$ 0.00

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Tax-Free Savings Account investments

SunGIC Max Guaranteed Investment Certificate TFSA GC-H222,222-2

Owner(s):
Eltest Wstestw

Sun Life

Details

Issue/ conversion date	Amount invested/ converted (\$)	Compound interest details	Maturity date	Value at maturity (\$)	Value on 31 Dec 2020 (\$)
22 Jan 2020	18,000.00	2.100%	22 Jan 2021	18,378.00	18,354.99
22 Jan 2020	25,277.43	1.900%	22 Jan 2021	25,757.70	25,728.50
10 Feb 2020	6,327.85	1.900%	10 Feb 2021	6,448.08	6,434.46
10 Feb 2016	5,000.00	2.050%	10 Feb 2021	5,533.95	5,521.35
08 Mar 2020	6,713.04	1.800%	08 Mar 2021	6,833.87	6,811.53
15 Mar 2020	5,097.50	1.800%	15 Mar 2021	5,189.26	5,170.52
Total					\$ 68,021.35

You have a guaranteed investment that will mature in the next 12 months. We'll automatically move your money into the daily interest investment unless you ask us to do something else. We need you to tell us what you'd like to do before the maturity date of your investment. Your advisor is the best person to contact to discuss the options available to you.

You are not able to make withdrawals from your Sun GIC Max guaranteed interest investment(s) until the maturity date of the investment(s).

Activity this statement period

Opening balance on 01 Jan 2020	\$ 48,731.47
Contributions/transfers in	\$ 18,000.00
Interest earned	\$ 1,289.88
Closing balance on 31 Dec 2020	\$ 68,021.35

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Your Savings and Retirement statement

January 1, 2020 to December 31, 2020

SunGIC Max Guaranteed Investment Certificate TFSA GC-K333,333-3

Owner(s):

Eltest Wstestw

Sun Life

Details

Issue/ conversion date	Amount invested/ converted (\$)	Compound interest details	Maturity date	Value at maturity (\$)	Value on 31 Dec 2020 (\$)
22 Jan 2020	6,237.94	1.900%	22 Jan 2021	6,356.46	6,349.25
10 Feb 2016	5,000.00	2.050%	10 Feb 2021	5,533.95	5,521.35
Total					\$ 11,870.60

You have a guaranteed investment that will mature in the next 12 months. We'll automatically move your money into the daily interest investment unless you ask us to do something else. **We need you to tell us what you'd like to do before the maturity date of your investment.** Your advisor is the best person to contact to discuss the options available to you.

You are not able to make withdrawals from your Sun GIC Max guaranteed interest investment(s) until the maturity date of the investment(s).

Activity this statement period

Opening balance on 01 Jan 2020	\$ 11,638.91
Interest earned	\$ 231.69
Closing balance on 31 Dec 2020	\$ 11,870.60

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Retirement income investments

Sun GIC Max Guaranteed Investment Certificate - RRIF GC-K444,444-4

Owner(s):

Eltest Wstestw

Policy minimum payment for 2021 \$1,211.79

Sun Life

Details

Issue/conversion date	Interest details	Maturity date	Value on 31 Dec 2020 (\$)
23 Mar 2020	1.800%	23 Mar 2021	20,263.14
Total			\$ 20,263.14

You have a guaranteed investment that will mature in the next 12 months. We'll automatically move your money into the daily interest investment unless you ask us to do something else. **We need you to tell us what you'd like to do before the maturity date of your investment.** Your advisor is the best person to contact to discuss the options available to you.

You are not able to make withdrawals from your Sun GIC Max guaranteed interest investment(s) until the maturity date of the investment(s). Income payments are not considered withdrawals.

Activity this statement period

Opening balance on 01 Jan 2020	\$ 21,097.11
Interest earned	\$ 393.95
Income/transfers out	- \$ 1,227.92
Closing balance on 31 Dec 2020	\$ 20,263.14

RRIF income schedule information for 2021

Income type	Minimum income
Frequency of income	Annual
Income payment	\$1,211.79 (gross)

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Additional information

Terms that may appear on this statement

Contribution/transfers in: means money deposited *into* your policy/contract. This includes contributions made through the pre-authorized cheque (PAC) plan, cheques, money transferred from another policy/contract, transfers between investments within this policy/contract, and any changes made to this policy/contract.

Income/transfers out/withdrawals: means money *taken out* of your policy/contract. This includes withdrawals from your policy/contract, including scheduled income payments, money transferred into another policy/contract, transfers between investments within this policy/contract, and any changes to this policy/contract.

Locked in: is money that came from a registered pension plan and has been transferred to either a locked-in RRSP or a locked-in retirement account (LIRA).

Opening balance on January 1, 2020: The value of your guaranteed investments, before any interest earned on the first day of 2020.

TFSA - Tax-Free Savings Account

Important information about annual minimum withdrawals for RRIFs

On January 1st of each year, we are required to calculate the minimum amount you are legally required to withdraw from your RRIF. Depending on the type of income payments you have chosen, you may see a change in the amount of your payments.


Important information about Guaranteed Investment Certificates (GIC/Sun GIC Max)


It's important you understand the options to access your money once it's invested, including our cheque hold process. Please visit www.sunlifefinancialtrust.ca. Choose *Understanding GICs* from the *Guaranteed investment certificates (GICs)* menu at the top of the page. You can also contact us for more details. See the "How to reach us" section in this statement.


Contract Administration

We ensure our contracts comply with all federal and provincial laws. The Canada Revenue Agency or a provincial regulator may ask us to update existing contracts when laws change. If you have questions about your contract, your advisor can provide you with more information.

How to reach us

 **Contact your advisor:**
M. Wtestmwte,
Stmwtestm
Wtestmwte at
(999) 123-4567

 **Call our Client Care Centre toll free at:**
1 877 SUN-LIFE /
1 877 786-5433

 **Write to us at:**
227 King Street South
PO Box 1601
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Waterloo, ON N2J 4C5

 **Contact us at our website:**
www.sunlife.ca

Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives.

To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it.

To find out more about our privacy practices, visit www.sunlife.ca/privacy or by mail to Privacy Officer, Sun Life, 1 York Street, Toronto, ON M5J 0B6.