

**INTRODUCING:**

# **Sun Life GIFs Advisor Rewards Program**



In today's volatile markets and with our aging demographic it's more important than ever for advisors to be discussing estate planning and wealth protection needs with their clients. Considering this market backdrop, we want to recognize the value advisors bring to meeting their clients' financial needs.

Our success relies on committed advisors across Canada. That's why we've created a compensation bonus program to reward your efforts.

The Sun Life GIFs Advisor Rewards Program is designed to recognize and reward advisors who actively promote Sun Life GIFs products as part of an overall investment strategy based on individual client needs. This suite of segregated fund contracts is built to protect your clients future and is extremely relevant in today's markets.

## **Program details**

This program is retroactive with all eligible deposits (to all available funds), and redemptions occurring between January 1st and December 31, 2025, these will be used to calculate your 2025 net deposits. Bonus payments will be paid in early 2026.

- 0.35% of net sales, subject to a cap of \$30,000.
- Net sales must exceed \$300,000 to qualify for bonus commission.

### **Calculation:**

Bonus = Gross Sales – Redemptions x 0.35% if net sales exceeds \$300,000

#### **Example 1:**

Dina's Clients deposited \$3,000,000 into Sun Life GIFs in 2025. During the same period, \$500,000, was redeemed.

#### **Dina's bonus calculation:**

$(\$3,000,000 - \$500,000) * 0.35\% = \mathbf{\$8,750}$

#### **Example 2:**

Shaun's Clients deposited \$9,000,000 into Sun Life GIFs products in 2025, with \$1,000,000 in redemptions during the year.

#### **Shaun's bonus calculation:**

$(\$9,000,000 - \$1,000,000) * 0.35\% = \mathbf{\$28,000}$

# Sun Life Guaranteed Investment Funds (GIFs)

Our suite of segregated fund contracts that are built to protect your future.

## Guarantee benefits

Depending on the product, you can reduce your investment risk and protect your income needs with guarantees ranging from:

- 75% maturity guarantees\*
- 75% to 100% death benefit guarantees\*
- Lifetime guaranteed income\*

## Insurance benefits

Segregated fund contracts are insurance contracts that can also provide unique benefits:

- Named beneficiary options
- Potential creditor protection
- Potential to avoid Probate

## Eligible products Sun GIF Solutions



### Investment Series

Growth potential, guarantees and insurance benefits at a competitive price



### Income Series

Lifetime guaranteed income



### Estate Series

Maximize estate planning benefits



### Estate Heritage Series

Protecting your legacy for the next generation

## Sun Lifetime Advantage



Flexibility, choice and you choose when to start taking income

The depth of products allows you to craft personalized recommendations based on thorough client needs assessments.

## Our Commitment

Sun Life is dedicated to supporting you in building and expanding your business. By offering innovative products and attractive incentives, we aim to build a mutually beneficial partnership that drives your success and enhances your clients' financial well-being.

### ADVISOR USE ONLY

\*Withdrawals affect the value of contract guarantees.

Sun Life Assurance Company of Canada is the issuer of accumulation annuities (insurance GICs), payout annuities and individual variable annuity contracts (segregated fund contracts). 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 Financial Trust Inc. is the issuer of guaranteed investment certificates.

Sun Life Global Investments is a trade name of SLGI Asset Management Inc., Sun Life Assurance Company of Canada and Sun Life Financial Trust Inc. SLGI Asset Management Inc. is the investment manager of the Sun Life Mutual Funds, Sun Life Granite Managed Solutions and Sun Life Private Investment Pools.

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