

Sun Life Financial Trust Inc. at a glance

Sun Life Financial (SLF) Trust Inc. is incorporated under the federal Trust and Loan Companies Act. It is licensed to carry on business in all provinces and territories and provides trust company products and services exclusively for Sun Life Financial Canada, its agents and its clients.

Sun Life Financial Trust Inc. is a member of the Canada Deposit Insurance Corporation (CDIC), a crown agency designed to protect the money you invest with member institutions, up to certain limits set by the CDIC. For more information about this coverage, please contact CDIC at 1-800-461-2342, or visit their website at www.cdic.ca.

The company provides a suite of products and services that help individuals and their families meet their financial needs at every stage of their lives.

The company provides quarterly reports to the Office of the Superintendent of Financial Institutions (OSFI) and is subject to regular review by OSFI.

Products and services provided by Sun Life Financial Trust Inc.

Guaranteed investment certificates (GICs)

- Provides Individual Insurance & Investments and Group Retirement Services with a guaranteed product to complement their accumulation annuity and market-based investment products.

Principal protected notes (PPN)

- Customers purchasing a note product are guaranteed a return of the principal at maturity.
- Similar to a GIC, but the investment returns earned are based on the returns of a defined set of investment funds.
- Investment term available is typically five to seven years.
- Adaptable to changing customer needs and market conditions because the product design and pricing are completed separately for each series of note.
- To date, five series have been launched: three in 2006 and two in 2007.

Trust services

- Trust services allow clients to offer registered pension plans through trustee arrangements.
- It also allows for sponsors of trustee arrangements to continue offering such arrangements when moving from an external trust environment to Sun Life Financial Canada.
- A trustee plan allows plan sponsors to offer plan members investments in GICs as well as guaranteed and segregated funds.