

How comfortable are you with the ups and downs of the market?



Smart investments can help grow your money and help you achieve your financial goals. But as the market goes up and down, it's important to know your comfort level with risk and the kind of investments you're willing to take on.

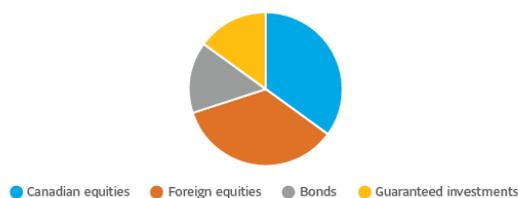
The way you invest often changes over time. Early in life, you may be more likely to take on greater risk. More risk means there's more potential to grow your money faster, with the possibility of some losses due to downs in the market. Later in life, as you get closer to retirement age, you may wish to grow your money with less of a chance of loss due to market downturns. Investments with low or no risk provide a smaller return, while keeping your money ready for retirement.

Here's an example:

Corrine made a smart investment in a technology stock ten years ago. The profit from her investment allowed her to build a new deck for her house. Some time later, she found a similar technology stock that had recently dipped. Corrine thought it would eventually move on a similar course. Two years later, the stock had only sunk further. After speaking with a financial advisor (registered as a financial security advisor in Quebec), Corrine realized that she would have preferred a less risky method of investing her money.

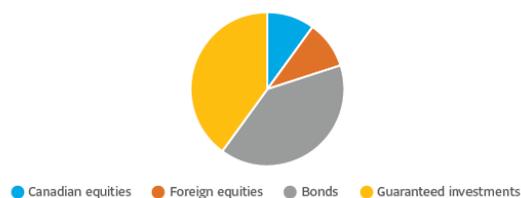
The ups and downs of the market can be difficult to navigate. Expert advice from an advisor can help to limit your investment losses.

Corrine's investments



Here's Corrine's new mix of investments after speaking with her advisor. She still wants to grow her money, as she's got a ways to go before her retirement. But now, she's swapped out some of the more risky equities, for some lower-risk, guaranteed investments and bonds. Corrine is now better prepared for the ups and downs of the market.

Ali's investments



Corrine's friend Ali is getting close to his retirement age. He doesn't need to grow his money as aggressively anymore, so his mix of investments features more lower risk investments. His money won't grow as quickly, but he'll be better prepared for the market's ups and downs and the start of his retirement.

Life's brighter under the sun



Your money, your tools

1. Understand your investment personality by completing the **Asset allocation tool**. It can help you find out how much investment risk you're willing to take on, and help you choose the right funds. Once on **my financial centre**, select **Quick Links > my money tools > Asset allocation**.
2. Review the full list of funds available in your plan. You can review their historical performance and see how each fund's invested and review the fees you pay.

To review your current investments and see how you're investing, select **my financial centre > Accounts > Personal rates of return > Details**.

To review each fund's performance on our investment platform, select **my financial centre > Accounts > Investment performance**. This information is provided by **Morningstar®**, a leading provider of investment news and analysis.

3. Consider speaking with an advisor to determine how much risk you're willing to take on. They can look at your specific financial situation and help pick investments that are right for you.



Knowing your comfort with risk and regularly reviewing your investments can help you deal with the ups and downs of the market.

We're here to help



Go mobile: Check your balances and see how your funds are doing. Download the **my Sun Life mobile app** on Google Play or the Apple App Store.



Sign in to **mysunlife.ca** and select **Chat live now**



Consider speaking with a financial advisor (registered as a Financial Security Advisor in Quebec) of your choice to get personalized advice about your plan.