

SUN LIFE GIFs **ILLUSTRATION TOOL**

QUICK REFERENCE GUIDE

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This guide helps you navigate and better understand how to use the Sun GIF Solutions and Sun Lifetime Advantage GIF illustration tools. It highlights specific features and provides useful tips and hints to guide you through building an illustration and report for Clients.

Getting started

SUN GIF SOLUTIONS

The needs of clients change as they move through different life stages, from accumulating wealth, preparing for retirement, then living in retirement. Sun Guaranteed Investment Fund (GIF) Solutions is an all-in-one contract built to grow with clients through different life stages.

GETTING STARTED - You can either build a new illustration or use one of the eight pre-defined illustrations to work from:

Start a new illustration | **Select a pre-defined illustration**

All pre-defined illustrations assume a 60% equity/40% fixed income asset mix and \$200,000 initial deposit to start. After selecting an illustration, you'll be able to modify these variables as well as age and registration type to align to the client's situation.

Gradual transition to retirement income Current age: 53 Registration type: registered assets Income start age: 72 Series option(s): Investment & Income	Lump sum transition to income Current age: 57 Registration type: non registered assets Income start age: 65 Series option(s): Investment & Income	Retirement-ready, income & estate plan Current age: 50 Registration type: registered assets Income start age: 65 Series option(s): Investment, Income & Estate	In retirement, holistic plan Current age: 65 Registration type: registered assets Income start age: 72 Series option(s): Investment, Income & Estate
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Retirement-ready, income & estate plan

Investor getting retirement-ready who's looking to increase savings through their remaining working years, generate lifetime guaranteed income in retirement and increase the value of their estate.

Current age: 50
 Income start age: 65
 Registration type: **registered assets**
 Series option(s): Investment, Income & Estate

Investment strategy: initial deposit and annual deposits for 10 years to Investment Series.
Income strategy: transition 65% of Investment Series assets over to Income Series between ages 62 and 65, elect income at age 65.
Estate strategy: transition remaining assets in Investment Series to Estate Series at age 65.

Market value, Income, Withdrawals

Two ways to begin an illustration

Presenting a plan

Start a new illustration allows you to enter specific transactions and plan details to show the Client what their investment and income might look like.

Selecting this option will take you to the **CLIENT INFORMATION** tab.

Presenting a concept

Select a pre-defined illustration allows you to choose from eight pre-defined illustrations representing different Client profiles.

Selecting a pre-defined illustration displays more detail about the profile such as profile description, the investment strategy, and a sample graph.

This method is a quick and easy way to learn how the tool and product generally work.

Sun GIF Solutions



Client information

When starting a new illustration, most fields have default options. You can change any of the fields to match the Client's information.

Helpful information is available throughout the tool.

Buttons at the bottom of each tab help you navigate through the illustration.

NOTE
All income values in the illustration tool are reflected on a pre-tax basis.

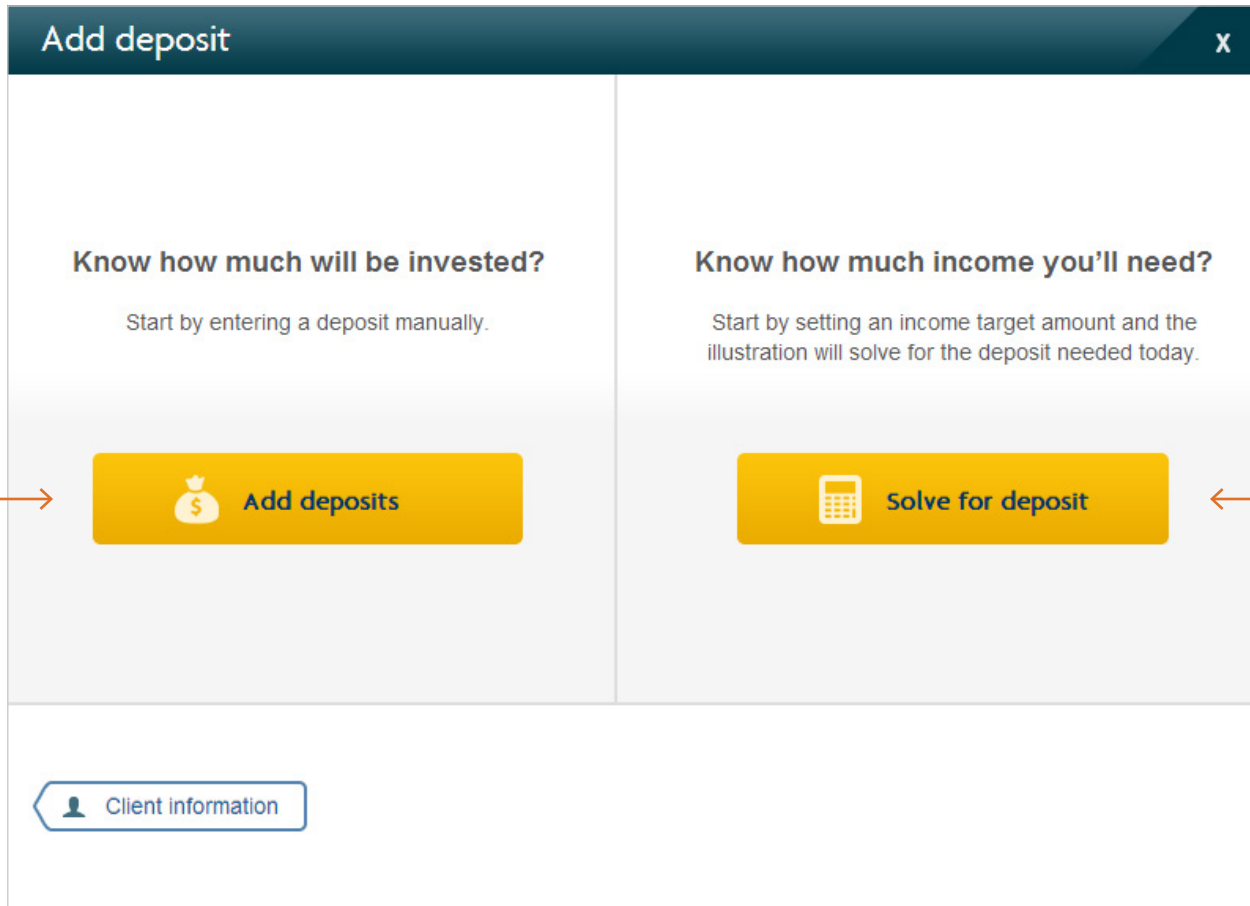
If you select a pre-defined illustration, fields such as **Plan type** and **Age** are pre-populated. You can edit these fields with the client's information.

The *Illustration summary* recaps the information you've entered or selected (if you used a pre-defined illustration).

Notifications appear in the messages section of the *Illustration summary* for fields that require editing due to errors.

Solve for deposit

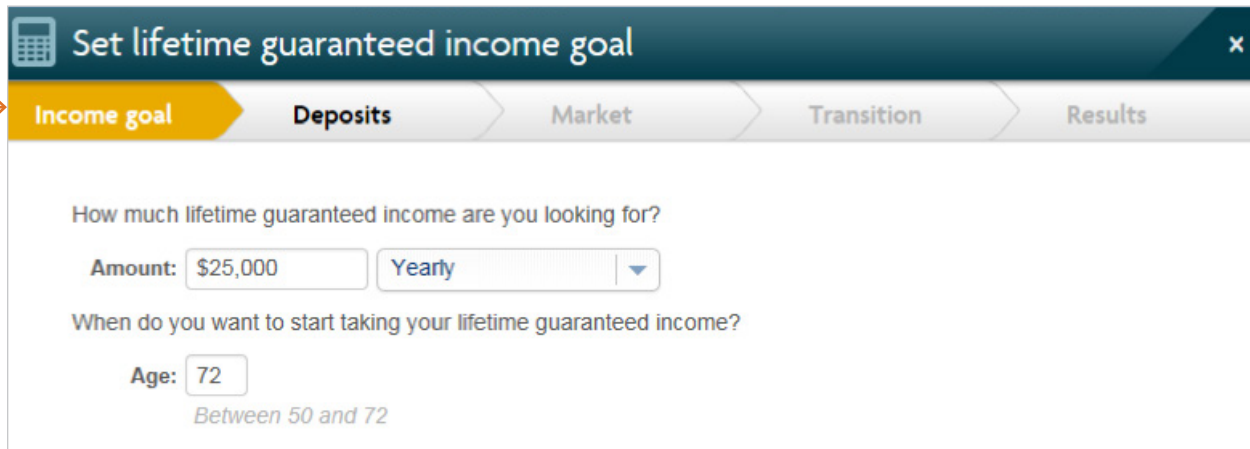
(Only appears if you start a new illustration)



• *Add deposits* takes you to the **TRANSACTIONS** tab where you enter the first deposit.

• *Solve for deposit* takes you through five quick screens that show you how to meet the Client's income goal.

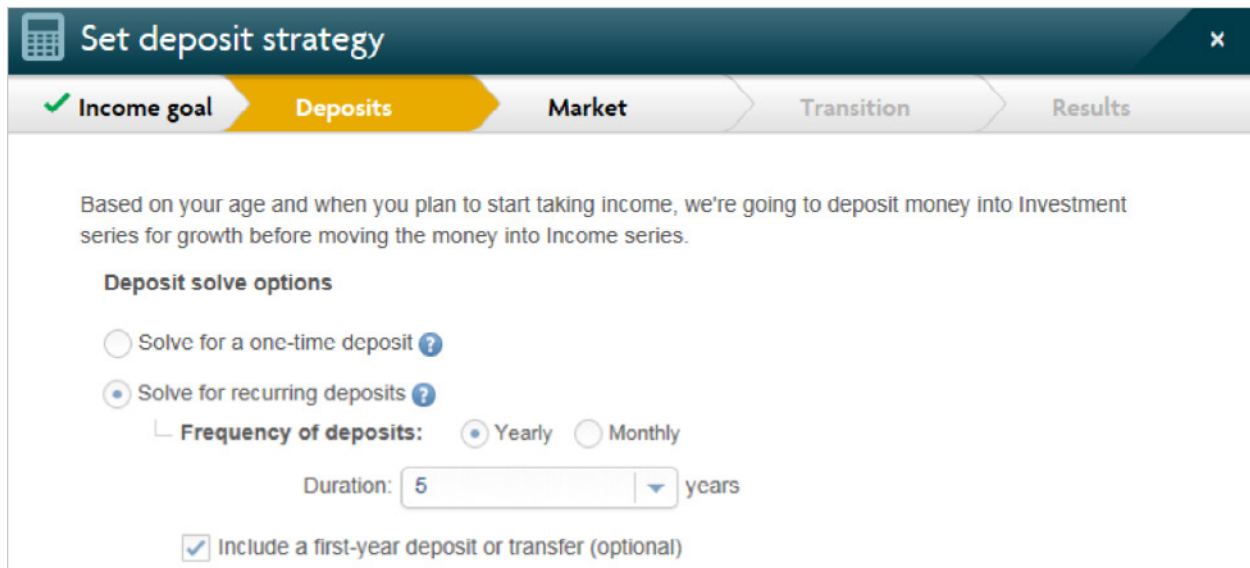
Solve for deposit



The screenshot shows a software interface titled "Set lifetime guaranteed income goal". It features a navigation bar with five tabs: "Income goal" (highlighted in yellow), "Deposits", "Market", "Transition", and "Results". The main content area asks, "How much lifetime guaranteed income are you looking for?" with input fields for "Amount: \$25,000" and a dropdown menu set to "Yearly". Below this, it asks, "When do you want to start taking your lifetime guaranteed income?" with an "Age: 72" input field and a note "Between 50 and 72".

In the illustration, Clients who are three or more years from taking income are invested into Investment Series before transitioning into Income Series.

If they're less than three years from taking income, all deposits go directly into Income Series.



The screenshot shows a software interface titled "Set deposit strategy". It features a navigation bar with five tabs: "Income goal" (with a green checkmark), "Deposits" (highlighted in yellow), "Market", "Transition", and "Results". The main content area states, "Based on your age and when you plan to start taking income, we're going to deposit money into Investment series for growth before moving the money into Income series." Under the heading "Deposit solve options", there are two radio button options: "Solve for a one-time deposit" and "Solve for recurring deposits" (which is selected). Below the selected option, there is a "Frequency of deposits" section with "Yearly" selected and "Monthly" as an alternative. A "Duration: 5" input field is set to "5" years. At the bottom, there is a checked checkbox for "Include a first-year deposit or transfer (optional)".

HINT

Use recurring deposits with a first-year deposit for Clients transferring money and making yearly contributions.

Solve for deposit

Set economic assumptions

Income goal ✓ Deposits ✓ **Market** Transition Results

What are your market expectations?

Market scenario: Historical returns: 1987 to 2016 ?

Asset allocation for Investment Series: 60% Equity / 40% Income ?

View details

Rate of return: Investment Series 4.69% Income Series 1.55%

What are your income rate expectations?

Current ?

View details

The market scenario and your expectations of income rates will help determine the deposit required to achieve your income goal.

The *View details* links open a PDF that explains in more detail the different income rates and economic scenarios you can choose.

Set transition strategy

Income goal ✓ Deposits ✓ Market ✓ **Transition** Results

The deposits you made into the Investment Series need to be moved into the Income Series to lock in your lifetime guaranteed income.

When would you like to move the money? ?

Move all of the money over before I start taking income

Move the money slowly over 2 years to dollar cost average into Income Series

Clients who choose to move the money over gradually have a lower lifetime guaranteed income initially, but have the opportunity to continue to grow their assets to increase income in later years.

NOTE

This only appears if Clients are three or more years from taking income.

Solve for deposit

Results preview

✓ Income goal ✓ Deposits ✓ Market ✓ Transition **Results**

Lifetime guaranteed income goal

\$25,000 /year Income start age: **72**

Solution
Based on what you've entered, deposit \$50,000 today plus \$28,314 per year for 5 year(s) to hit your income goal.

Transaction	Amount	When
Initial lump sum deposit, Investment Series	\$50,000	Today
Solved deposit, Investment Series	\$28,314/year	For 5 years
Total Deposits	\$191,570	
Transition into Income Series	From age 71 to 72 (2038 to 2039)	

This is a hypothetical scenario only, dependent on market rate and income rate projections. It's important to review and update your plan to ensure you're on track to meet your goals.

[Transition](#) [Start a new illustration](#) [Continue Illustration](#)

This summarizes the deposit needed today to meet the Client's income goal. If you make any changes on the **TRANSACTIONS** tab, you may no longer meet the Client's income goal.

Transactions listed here are illustrated on the **TRANSACTIONS** tab.

Transactions

By selecting Clear all, all transactions are removed and you start with a blank scenario.

The screenshot shows a financial planning tool interface. At the top left, it says 'Untitled illustration' with a 'Clear all' link. Below this are radio buttons for 'Total market value' and 'Series level market value', and checkboxes for 'Potential guaranteed income', 'Withdrawals', and 'Lifetime guaranteed income'. The main area features a dual-axis chart: the left y-axis is 'Market value' (ranging from \$0 to \$400,000) and the right y-axis is 'Income' (ranging from \$0 to \$45,000). The x-axis is 'Age' (ranging from 65 to 99). A line graph shows market value, and a bar chart shows income. A text box points to the graph with the text: 'For more information on the graph, check out the **UNDERSTANDING THE GRAPH** section of this guide.' Below the chart is an 'Age' slider set to 71. A data pane below the slider shows: 'Person1 at age 71, Year 2023', 'Income Series Lifetime guaranteed income: \$15,803', and a button 'Elect income at this age'. At the bottom of the data pane, it shows 'Total deposits: \$10,000', 'Total income: \$17,803', and 'Total market value: \$332,824'. On the right side, there is an 'Illustration Checklist 2/2' and an 'Illustration Summary' panel with a 'Refresh' button. The summary panel includes: 'Messages: 0', 'Plan summary', 'Plan type: Non-registered', 'Single life stream Person1, age 65', 'Economic scenario: Historical returns: 1987 to 2016', 'Income rate scenario: Current', 'Rate of return: Investment series: 4.69%, Income series: 1.55%', and 'Deposits: Investment series: \$200,000, Asset allocation: 60/40, Income series: \$95,000, Total deposits: \$295,000'.

This is the Age slider. Moving the slider changes the age income starts and adjusts the lifetime guaranteed income amount in the data pane below the graph.

The *Elect income at this age* button allows you to elect income based on the position of the age slider.

The *Illustration checklist* guides you through the required steps to complete the illustration. Be sure to fulfill all requirements before moving on.

Transactions

This area summarizes all of the assumptions chosen for the illustration.

You can customize the economic scenario, asset allocation and income rate scenario. Otherwise, default options are selected.

Person1 at age
71
Year 2023

Income Series Lifetime guaranteed income: \$15,803

Elect income at this age ?

Income start age is set to 71

Total deposits **\$10,000**

Total income **\$17,803**

Total market value **\$332,824**

Economic scenario Historical returns: 1987 to 2016 ? Edit Show more

Asset allocation Investment Series: 60/40 ? Edit

Income rate Current ? Edit

Rate of return Investment: 4.69% | Income: 1.55%

Add a transaction ▾	Amount	Details	Delete all
Deposit into Investment Series	\$200,000	Lump sum, age 65 (2017)	✎ ⊖
Deposit into Income Series	\$25,000	Lump sum, age 65 (2017)	✎ ⊖
Deposit into Income Series	\$10,000 /year	Recurring, from age 65 to 71 (2017 to 2023)	✎ ⊖
Transition into Income Series	80.00%	Lump sum, age 71 (2023)	✎ ⊖
Withdrawal From Investment Series	\$2,000 /year	Recurring starting at age 71 (2023)	✎ ⊖
Elect Guaranteed Income	\$15,803 /year	Starting at age 71 (2023)	✎ ⊖

All transitions are from Investment Series

Add a transaction ▾	Amount
Deposit into Investment Series	\$200,000
Deposit into Income Series	\$25,000
Deposit into Income Series	\$10,000 /year
Transition into Income Series	80.00%
Withdrawal From Investment Series	\$2,000 /year

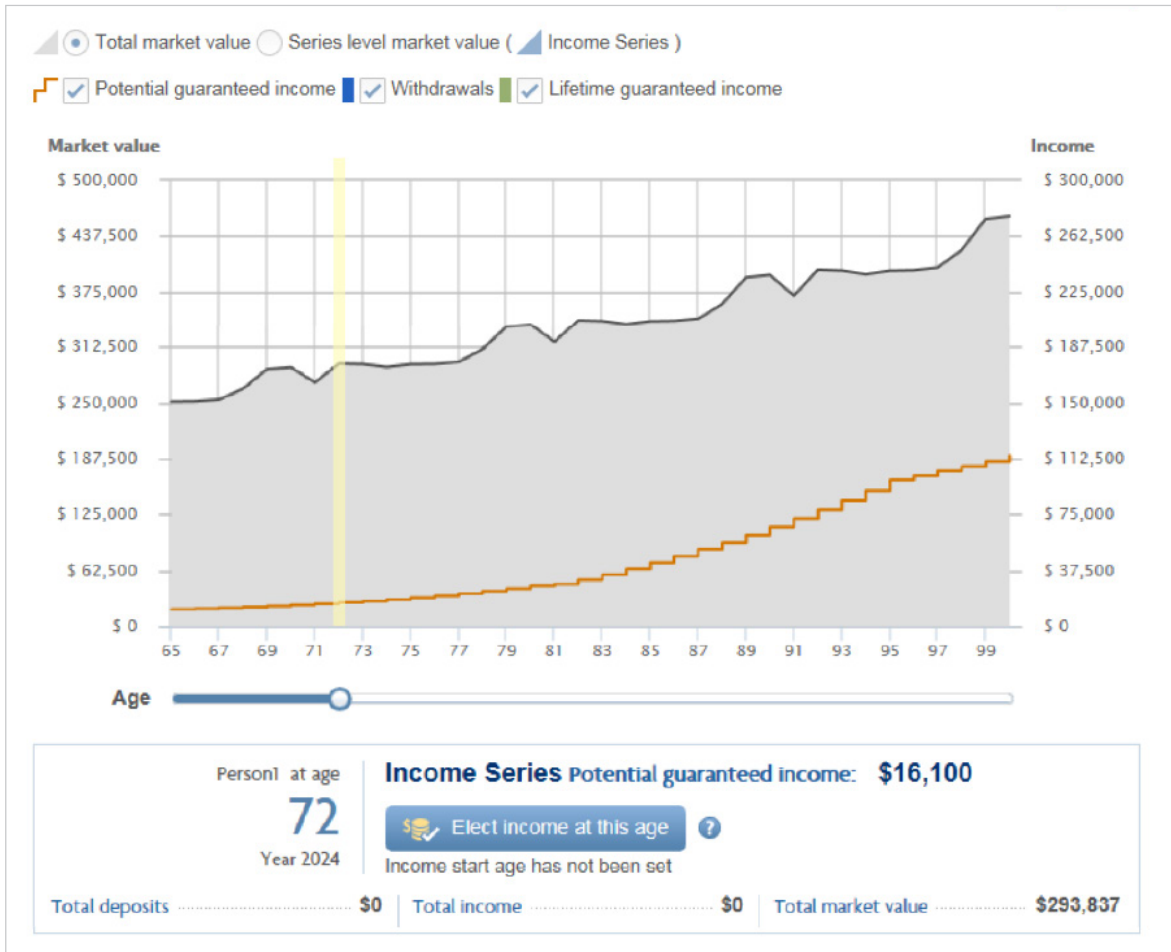
For more information about each transaction type and details on registered retirement income fund (RRIF) plan types, check out the **TRANSACTION TYPES** section of this guide.

Transactions

Understanding the graph

The graph is responsive and updates to reflect every transaction you enter. The information below explains everything you see in the graph, including a before and after electing income scenario.

BEFORE ELECTING



Total or Series level market value

The mountain graphs in the background represent market value. Choose between viewing the total market value of the entire product or broken down by each series. Refer to the left axis of the graph for the market value.

Potential guaranteed income

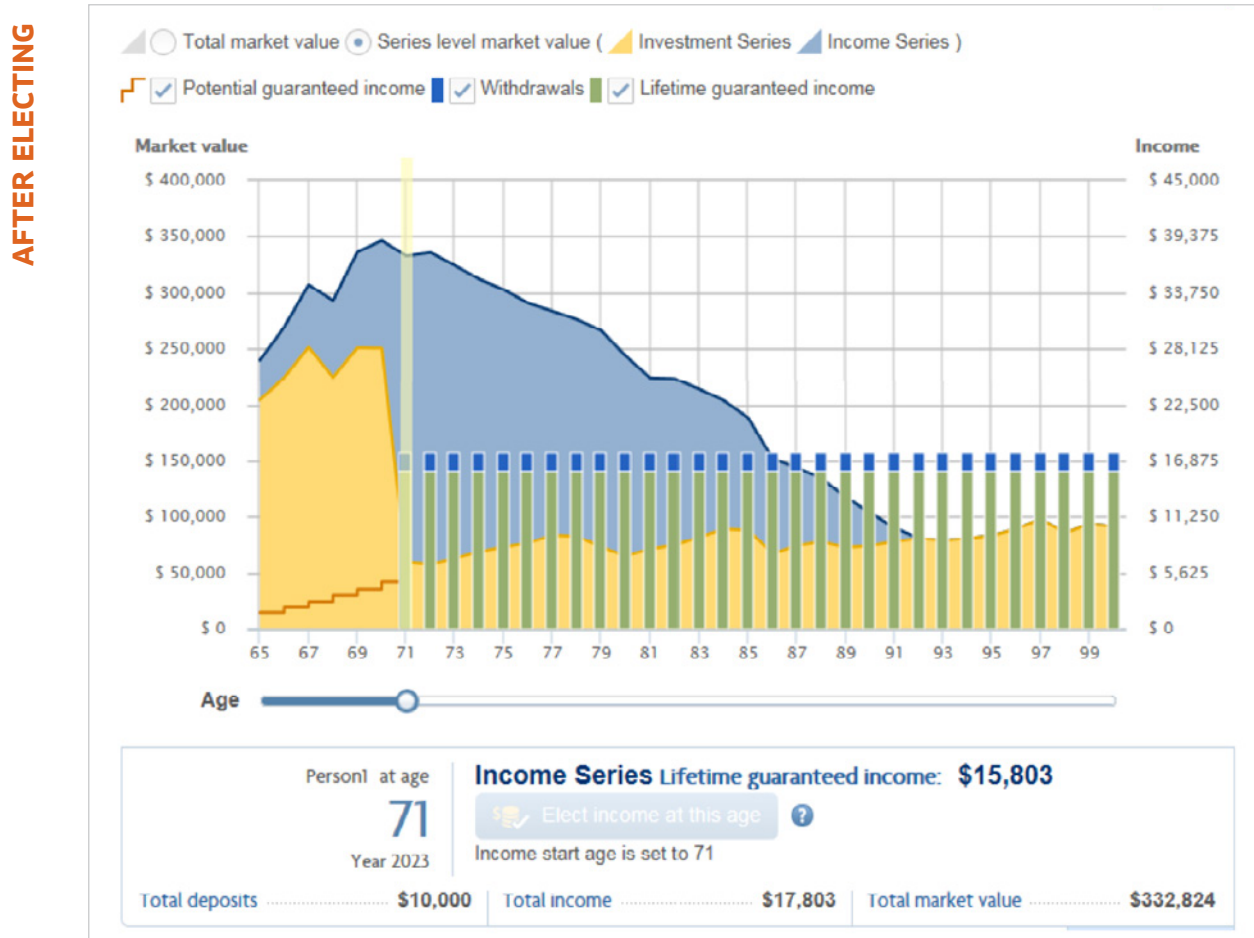
The orange line represents the potential lifetime guaranteed income at each age before electing income. It appears when there's money in Income Series. Refer to the right axis for the income amount.

Transactions

The Age slider

The blue slider beneath the graph is the age slider. Moving this changes the values that appear beneath the graph such as the lifetime guaranteed income. Select the *Elect income at this age* button to lock in the lifetime guaranteed income the Client may receive.

Highlight that the Series level market view is selected (by clicking on that choice in the top row)



The market value, potential guaranteed income and age slider also appear in this graph. However, after electing income you also see:

Lifetime guaranteed income

Lifetime guaranteed income is represented by the green bars. Refer to the right axis for the income amount.

Withdrawals

Withdrawals above the lifetime guaranteed income or withdrawals from Investment or Estate Series are represented by the blue bars. This can top up income to meet the RRIF minimum annual payment (MAP) or an excess withdrawal. Refer to the right axis for the income amount.

Report design

Product Selector | New | View report

Contact | Français | Sign In

Sun Life Financial | Sun Life Illustrations

Select Business Card: Select Business ca... | manage business cards

CLIENT INFORMATION | TRANSACTIONS | REPORT DESIGN

Untitled illustration | Report Language: English French

Business card information | + Add/Edit

Business card information has not been entered. To enter business card information, select "add/edit" above.

Tip: If you sign-in to Sun Life Illustrations, business card information can be saved for re-use.

Include this business card

View report

Other information

- Sales process guide
- Product information
- Prices and performance
- Current income rates

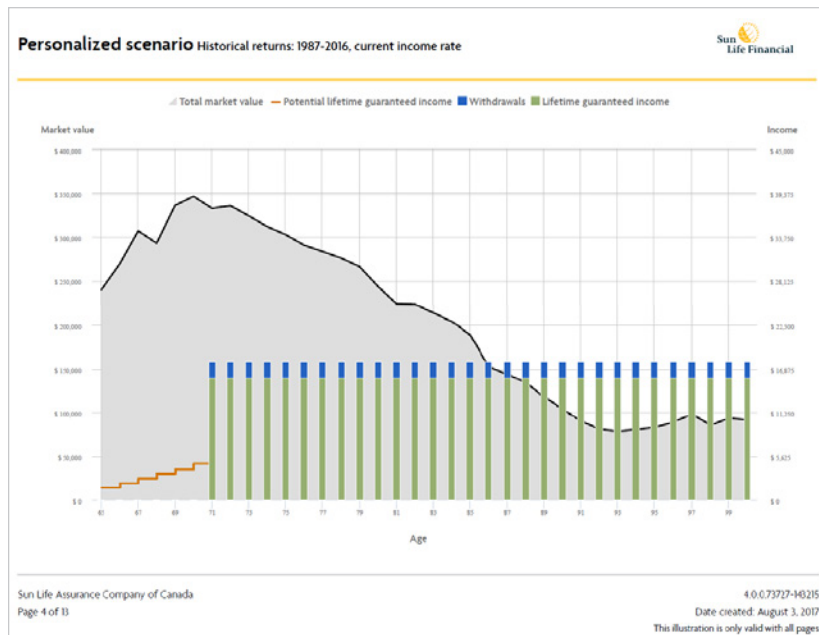
Before selecting *View report*, add your business card information so it's included on the Client report.

Check out the additional resources to help you complete the sale.

There are two key sections of the Client report starting on page four: the **Personalized scenario** and **Negative scenario** sections. The **Personalized scenario** section captures detailed information related to the illustration you've run. The *Negative scenario* section includes the same information as the **Personalized scenario** section but assumes a -2% market return with a decreasing income rate scenario. The **Negative scenario** section is included to show Clients what their investment and income could look like during times of poor market conditions.

Client report

This page presents the graph for the **Personalized scenario**. It shows all transactions, but only the total market value is presented rather than the market value by series. Refer to the **Understanding the graph** section for more detail about the graph.



Following the graph is a detailed chart that includes: transactions, market value, income, market return and death benefit guarantee for each series. It shows values for each year from the Client's current age until age 100.

Personalized scenario Historical returns: 1987-2016, current income rate (continued)

Year	Age	Investment Series					Income Series							
		Market return	Deposits (\$)	Transactions (\$)	Withdrawals (\$)	Dec. 31 market value (\$)	Market return	Deposits (\$)	Potential lifetime guaranteed income (\$)	Lifetime guaranteed income (\$)	Total withdrawals (\$)	Dec. 31 market value (\$)	Death benefit guarantee (\$)	
2017	65	5.31%	200,000	-	-	204,404	150,000	1.03%	15,000	1,628	-	15,149	26,350	
2018	66	9.61%	-	-	-	224,050	150,000	0.14%	10,000	2,149	-	45,233	33,750	
2019	67	12.19%	-	-	-	251,371	150,000	0.5%	10,000	2,716	-	55,625	41,350	
2020	68	-10.82%	-	-	-	224,169	150,000	-4.82%	10,000	3,333	-	68,788	48,750	
2021	69	11.90%	-	-	-	250,849	150,000	8.28%	10,000	3,985	-	85,111	56,350	
2022	70	-0.14%	-	-	-	250,505	150,000	0.73%	10,000	4,688	-	96,004	63,750	
2023	71	21.64%	-	(200,404)	2,000	59,944	29,011	-5.91%	210,404	-	15,801	277,973	198,079	
2024	72	-0.20%	-	-	2,000	57,824	28,061	7.86%	-	-	15,801	277,973	198,079	
2025	73	11.81%	-	-	2,000	62,651	27,193	-0.25%	-	-	15,801	15,801	361,498	186,801
2026	74	13.04%	-	-	2,000	68,821	26,425	-1.07%	-	-	15,801	15,801	242,977	175,448
2027	75	9.05%	-	-	2,000	71,052	25,721	1.03%	-	-	15,801	15,801	229,594	164,100
2028	76	7.47%	-	-	2,000	74,506	25,045	0.14%	-	-	15,801	15,801	214,105	152,814
2029	77	11.86%	-	-	2,000	83,577	24,480	0.75%	-	-	15,801	15,801	199,844	141,580
2030	78	3.2%	-	-	2,000	82,634	23,907	4.82%	-	-	15,801	15,801	193,370	130,645
2031	79	-8.07%	-	-	2,000	71,145	21,345	8.28%	-	-	15,801	15,801	167,945	120,411
2032	80	-8.33%	-	-	2,000	65,630	22,571	0.75%	-	-	15,801	15,801	158,489	110,407
2033	81	12.44%	-	-	2,000	71,120	21,951	-5.91%	-	-	15,801	15,801	152,542	100,481
2034	82	8.04%	-	-	2,000	74,839	21,382	-7.86%	-	-	15,801	15,801	148,172	90,489
2035	83	1.09%	-	-	2,000	81,881	20,872	-0.25%	-	-	15,801	15,801	152,020	80,325
2036	84	10.98%	-	-	2,000	88,875	20,413	-1.07%	-	-	15,801	15,801	134,883	71,094
2037	85	1.14%	-	-	2,000	87,886	19,959	1.03%	-	-	15,801	15,801	100,185	61,148
2038	86	-31.21%	-	-	2,000	67,236	19,183	0.14%	-	-	15,801	15,801	84,511	51,696
2039	87	15.59%	-	-	2,000	74,161	18,874	0.75%	-	-	15,801	15,801	69,287	42,068
2040	88	7.22%	-	-	2,000	77,736	18,401	-4.82%	-	-	15,801	15,801	56,478	32,714
2041	89	-3.90%	-	-	2,000	72,101	17,908	8.28%	-	-	15,801	15,801	44,761	23,944

Sun Life Assurance Company of Canada
Page 5 of 13
4.0.0.73727-140433
Date created: August 3, 2017
This illustration is only valid with all pages

Lifetime guaranteed income is the amount the Client is guaranteed to receive for the rest of their life once income is elected. **Withdrawals** reflect all money received from the contract. Withdrawals may be higher than the lifetime guaranteed income in order to satisfy the RRIF MAP.

The **Contract entering Income Series guaranteed payment phase** bar represents the point when the lifetime guaranteed income continues even if there's no market value in Income Series.

Potential lifetime guaranteed income is the amount the Client is guaranteed to receive once money is deposited to Income Series but before income is elected. This is helpful for understanding the benefit of deferring income.

Transaction types

There are a variety of transaction options available. Some transactions are only applicable to a specific series.

NOTE

All transactions occur at, and are based on, the market value at the beginning of each year.

Deposits

You can add a lump-sum deposit, recurring deposits or both to any of the three series.

- A **lump-sum deposit** is a single deposit in the year you selected.
- **Recurring deposits** are multiple deposits that repeat every month or year depending on the duration and frequency selected.

Transitions

A transition moves money from Investment Series to either Income or Estate Series. You can create a lump-sum transition, recurring transitions or a “gradually over time” transition.

- **Lump-sum transition**
A lump-sum transition is a single transition in the year you selected.
- **Recurring transitions**
Recurring transitions are multiple transitions that repeat every year over the duration you selected. Use this method if you want to transition a certain percentage or dollar amount each year, for example: 10% of the market value or \$10,000 each year for 10 years.
- **Gradual transition over time**
This is a single amount (\$ or %) transitioned gradually over the duration you selected. Use this method if you want to move all or a portion of the investment over a number of years, for example: 100% or \$100,000 over 10 years.

Withdrawals

You can create a one-time withdrawal from any of the three series or set up recurring withdrawals from Investment and Estate Series. However, you can only illustrate one recurring withdrawal at a time from each series.

Elect lifetime guaranteed income

This transaction allows you to select the age the Client would like to start receiving lifetime guaranteed income. This can be done through the *Add transactions* dropdown or by selecting the *Elect income at this age* button beneath the graph.

Transaction types

Tips:

For the registered retirement savings plan (RRSP) to RRIF plan type, there are two ways to satisfy the RRIF MAP.

- Under the **Recurring withdrawal** transaction, select the RRIF MAP method. Lifetime guaranteed income may automatically be elected if there isn't enough money in Investment or Estate Series. If there is money in Income Series only, this won't be an option and you'll have to elect lifetime guaranteed income instead.
- Under the **Elect lifetime *guaranteed income*** transaction, the Client must elect income by age 72.

For the RRIF plan type, there are two ways to satisfy the RRIF MAP.

- Under the **Recurring withdrawal** transaction, select the RRIF MAP method at the Client's current age or the following year. Lifetime guaranteed income may automatically be elected if there isn't enough money in Investment or Estate Series. If there is money in Income Series only, this won't be an option and you'll have to elect lifetime guaranteed income instead.
- Under the **Elect lifetime *guaranteed income*** transaction, the Client must elect income at their current age or the following year.

Sun Lifetime Advantage GIF



Client information

Helpful information is available throughout the tool.

The screenshot shows a web application interface for 'Sun Lifetime Advantage GIF'. It has three main tabs: 'CLIENT INFORMATION', 'TRANSACTIONS', and 'REPORT DESIGN'. The 'CLIENT INFORMATION' tab is selected and contains the following sections:

- Untitled illustration**
- Plan details**: Plan type is set to 'RRSP to RRIF'. Radio buttons for 'Single life income stream' and 'Joint life income stream' are present, with 'Joint life income stream' selected. A note states: 'All transactions entered will be based on the age of the younger spouse.'
- Client information**:
 - Annuitant**: First name 'Person1', Last name field, Gender 'Male' selected.
 - Spouse**: First name 'Person2', Last name field, Gender 'Female' selected. A checkbox for 'RRIF MAP on spouse's age' is present.

At the bottom of the Client Information tab are 'Save' and 'Transactions' buttons. The right sidebar contains:

- About Sun Lifetime Advantage GIF**: A list of features including 'Lifetime guaranteed income', 'Protection against market volatility', 'Interest rate protection', and 'Flexibility and liquidity'. Links for 'Illustration user guide' and 'Product at a glance' are provided.
- Illustration Summary**: A 'Refresh' button and a red warning message: 'Make an initial deposit to illustrate lifetime guaranteed income. Current illustration values are not up to date. You must refresh the summary.'
- Messages**: 0 messages.
- Plan summary**: Recaps the plan type ('RRSP to RRIF'), joint life stream details (Person1 age 50, Person2 age 50), economic scenario (Historical returns: 1987 to 2016), and total deposits.

Buttons at the bottom of each tab help you navigate through the illustration.

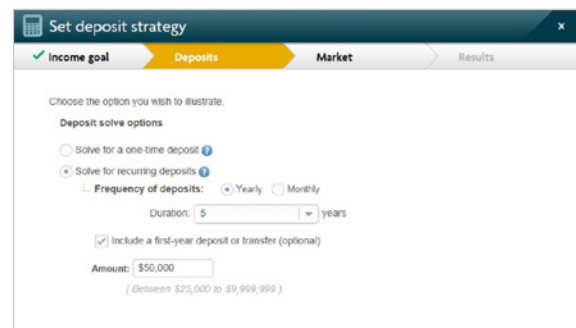
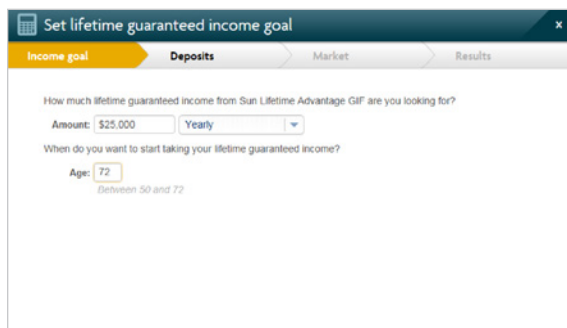
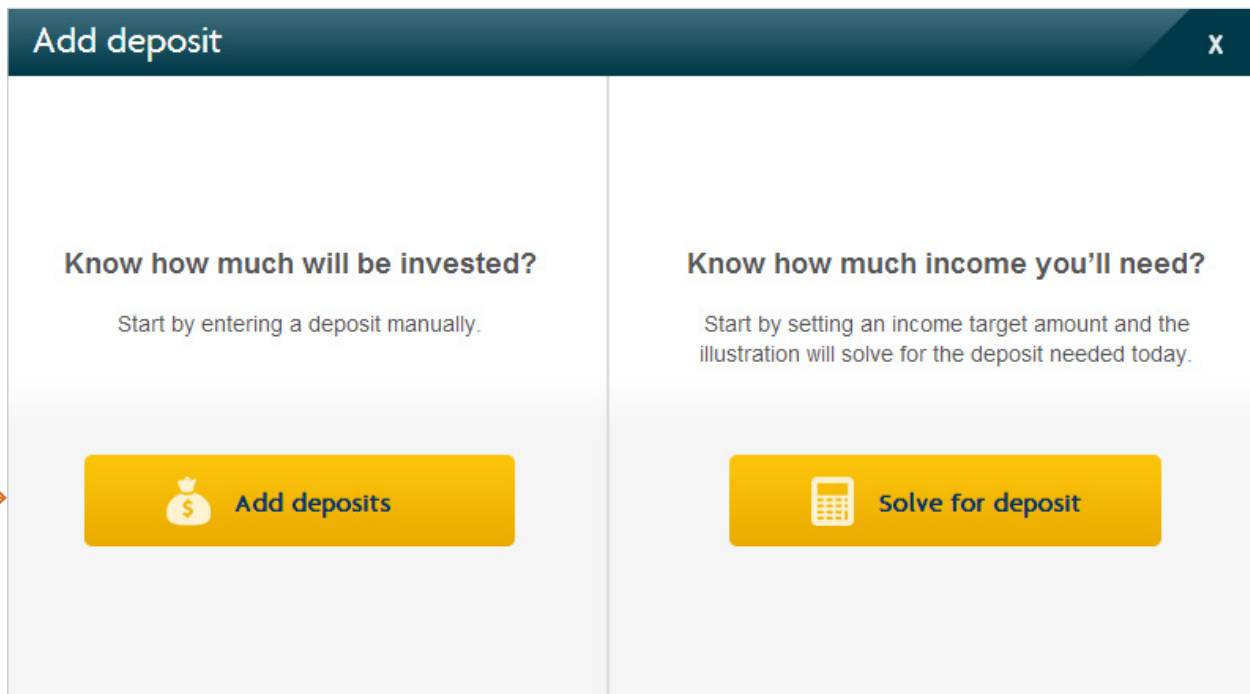
Most fields have default options.

You can change any of the fields to match the Client's information.

The **Illustration summary** recaps the information you've entered.

Notifications appear if any steps are required or fields require editing due to an error.

Solve for deposit



Add deposits takes you to the **TRANSACTIONS** tab where you enter the first deposit.

Solve for deposit takes you through four quick screens to meet the Client's income goal.

HINT

Use recurring deposits with a first-year deposit for Clients transferring money and making yearly contributions.

Solve for deposit

Set economic assumptions

Income goal ✓ Deposits ✓ **Market** Results

What are your market expectations?

Market scenario	Asset allocation
Historical returns: 1987 to 2016 ?	60% Equity / 40% Income ?
View details	
Rate of return 3.39%	

What are your income rate expectations?

Current ?

[View details](#)

The market scenario and your expectations of income rates will help determine the deposit required to achieve your income goal.

Deposits Results

The **View details** links open a PDF that explains in more detail the different income rates and economic scenarios you can choose.

Solve for deposit

Results preview

✓ Income goal ✓ Deposits ✓ Market **Results**

Lifetime guaranteed income goal

\$25,000 /year Income start age: **72**

Solution
Based on what you've entered, deposit \$50,000 today plus \$35,701 per year for 5 year(s) to hit your income goal.

Transaction	Amount	When
Initial lump sum deposit	\$50,000	Today
Solved deposit	\$35,701/year	For 5 years
Total Deposits	\$228,505	

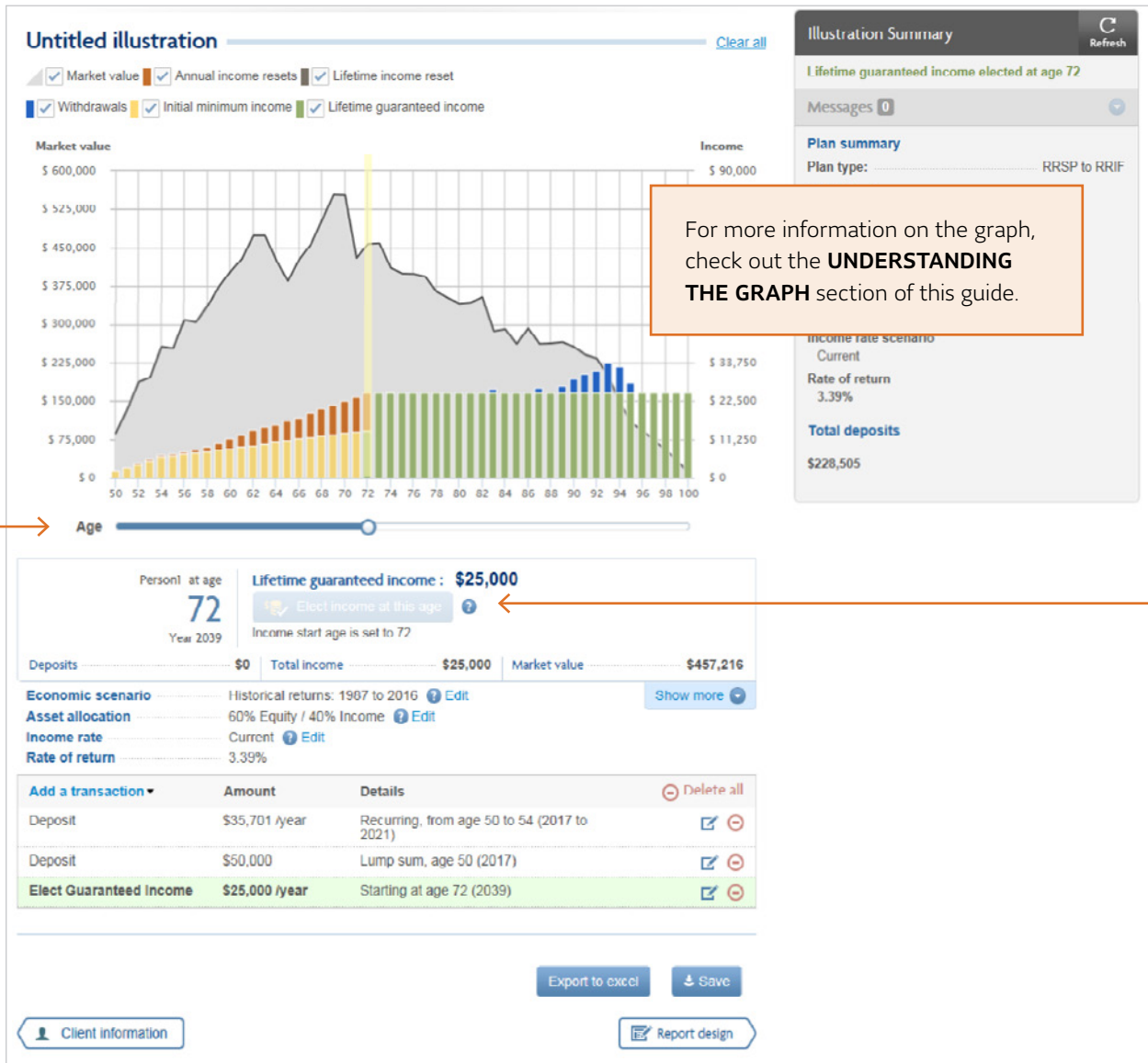
This is a hypothetical scenario only, dependent on market rate and income rate projections. It's important to review and update your plan to ensure you're on track to meet your goals.

Market Start a new illustration Continue Illustration

This summarizes the deposit needed today to meet the Client's income goal. If you make any changes on the **TRANSACTIONS** tab, you may no longer meet the Client's income goal.

Transactions listed are illustrated on the **TRANSACTIONS** tab.

Transactions



For more information on the graph, check out the **UNDERSTANDING THE GRAPH** section of this guide.

This is the **Age slider**. Moving the slider changes the age income starts and adjusts the lifetime guaranteed income amount in the data pane below the graph.

The **Elect income at this age** button allows you to elect income based on the position of the age slider.

Transactions

This area summarizes all of the assumptions for the illustration.

The economic scenario, asset allocation and income rate scenario have default options, but you can customize these fields with your own assumptions.

Person1 at age

72

Year 2039

Lifetime guaranteed income : \$25,000

Elect income at this age ?

Income start age is set to 72

Deposits \$0

Total income \$25,000

Market value \$457,216

Economic scenario Historical returns: 1987 to 2016 ? Edit Show more ▾

Asset allocation 60% Equity / 40% Income ? Edit ←

Income rate Current ? Edit

Rate of return 3.39%

Add a transaction ▾	Amount	Details	⊖ Delete all
Deposit	\$35,701 /year	Recurring, from age 50 to 54 (2017 to 2021)	✎ ⊖
Deposit	\$50,000	Lump sum, age 50 (2017)	✎ ⊖
Elect Guaranteed Income	\$25,000 /year	Starting at age 72 (2039)	✎ ⊖

Export to excel Save

Client information

Report design

Add a transaction ▾	Amount
Deposit	\$35,701 /year
Deposit	\$50,000
Elect Guaranteed Income	\$25,000 /year

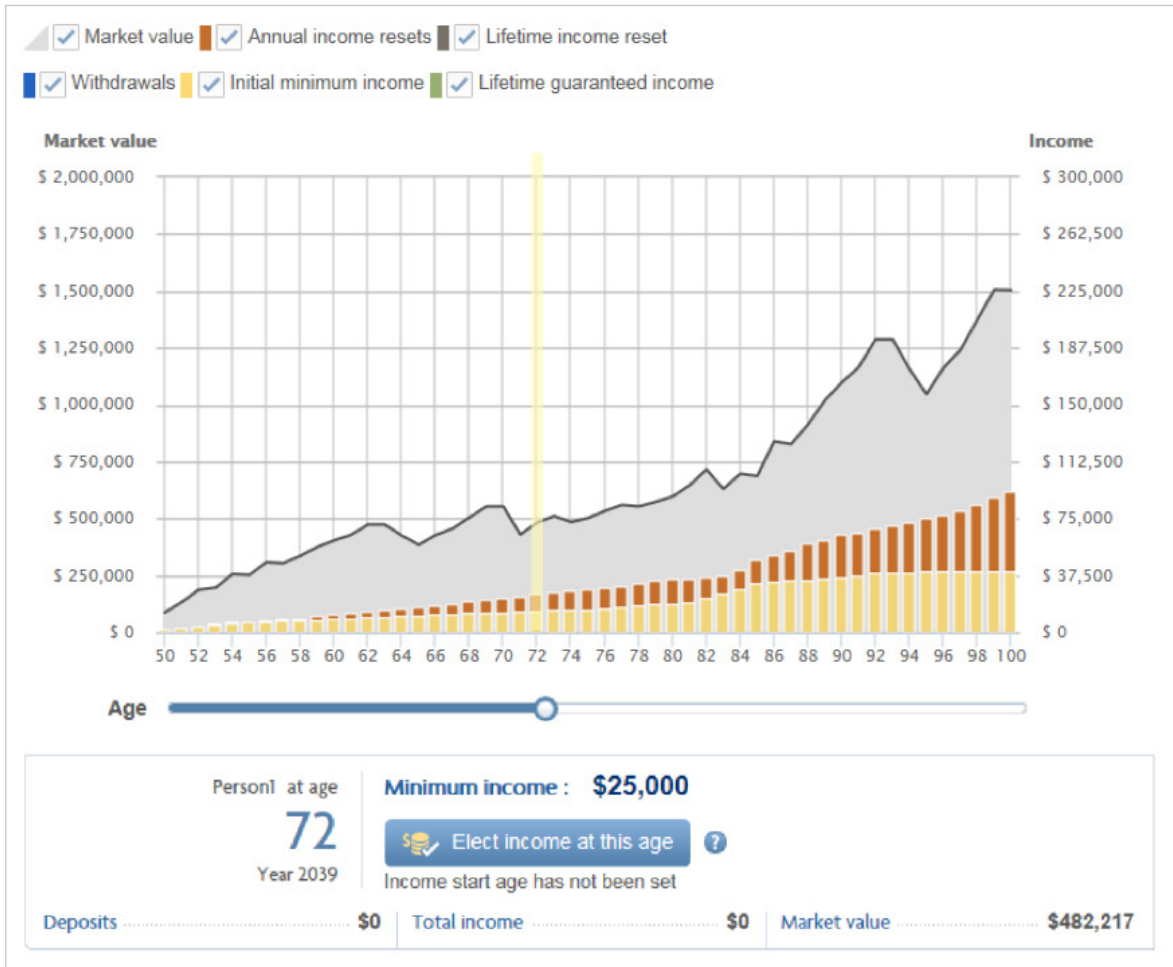
For more information about each transaction type and details on RRIF plan types, check out the **TRANSACTION TYPES** section of this guide.

Transactions

Understanding the graph

The graph is responsive and updates to reflect every transaction you enter. The information below explains everything you see in the graph, including a before and after electing income scenario.

BEFORE ELECTING



Transactions

Market value

The mountain graph in the background represents market value. Refer to the left axis of the graph for the market value.

Initial minimum income

The yellow bars represent the potential initial minimum income the Client could receive. It increases every year until income is elected. Refer to the right axis for the income amount.

Annual income resets

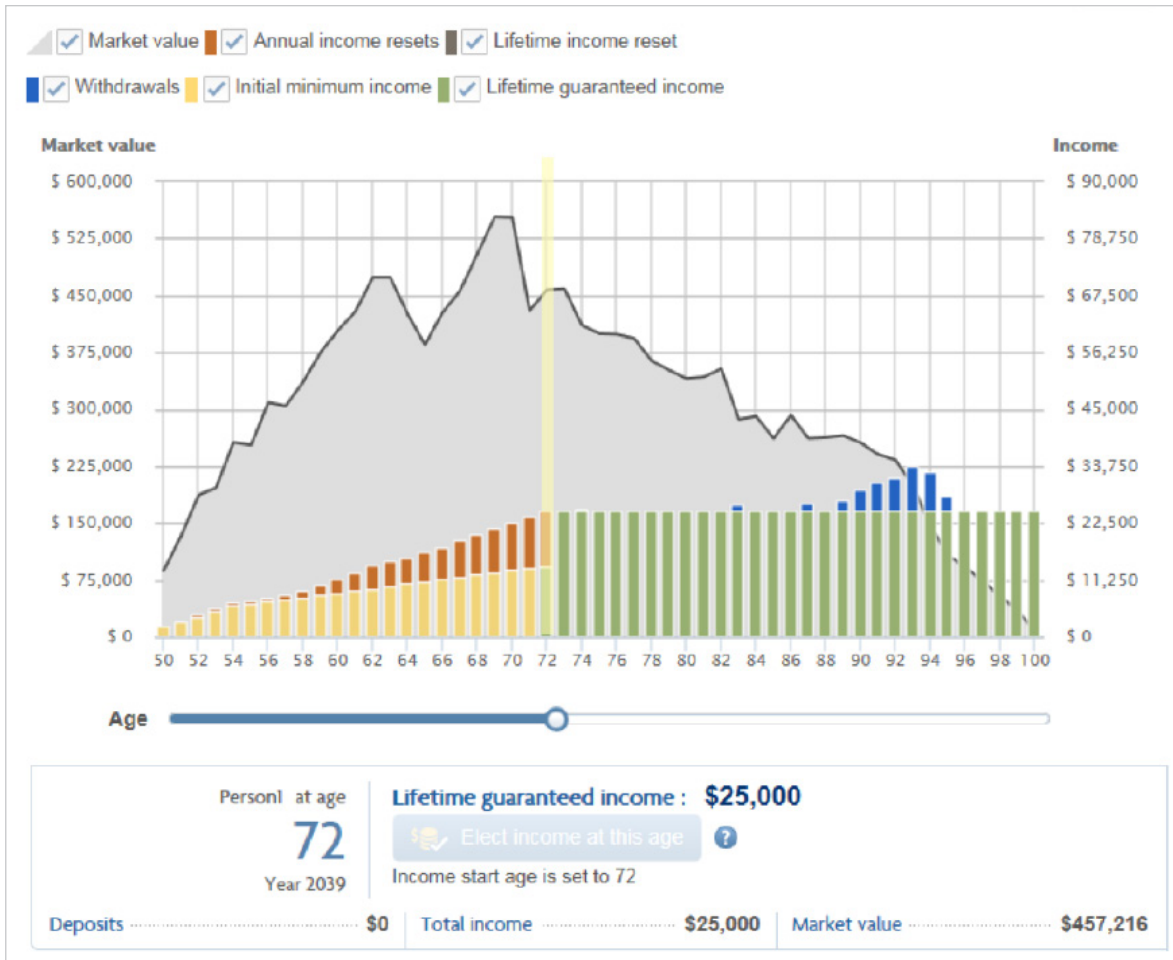
Annual income resets can occur every year leading up to the election of income. These resets are represented by the orange bars. Refer to the right axis for the income amount.

The Age slider

The blue slider beneath the graph is the age slider. Moving this changes the values that appear beneath the graph, such as the minimum income. Select the **Elect income at this age** button to lock in the lifetime guaranteed income the Client may receive.

Transactions

AFTER ELECTING



The market value, initial minimum income, annual income resets and age slider also appear in this graph. However, after electing income you also see:

Lifetime income reset

The lifetime income reset is another reset that occurs just before electing income. It's represented by the grey bar above the annual income reset. Refer to the right axis for the income amount.

Lifetime guaranteed income

Lifetime guaranteed income is represented by the green bars. Refer to the right axis for the income amount.

Withdrawals

Withdrawals above and beyond the lifetime guaranteed income are represented by the blue bars. This can top up income to meet the RRIF MAP or an excess withdrawal. Refer to the right axis for the income amount.

Transactions

Report design

Product Selector | New | View report

Contact | Français | Sign in

Sun Life Financial | Sun Life Illustrations

Select Business Card: John Doe | manage business cards

CLIENT INFORMATION | TRANSACTIONS | REPORT DESIGN

Untitled illustration | Report Language: English (selected) | French

Business card information + Add/Edit

Name: John Doe
Title: Advisor
Company: Sun Life Financial
Business Phone: 519-888-3900 | Ext: 3415555
Cell Phone: 519-555-1234
Fax: 519-555-1225
Email: john.doe@sunlife.com

Include this business card

Other information

- Sales process guide
- Product information
- Prices and performance
- Current income rates

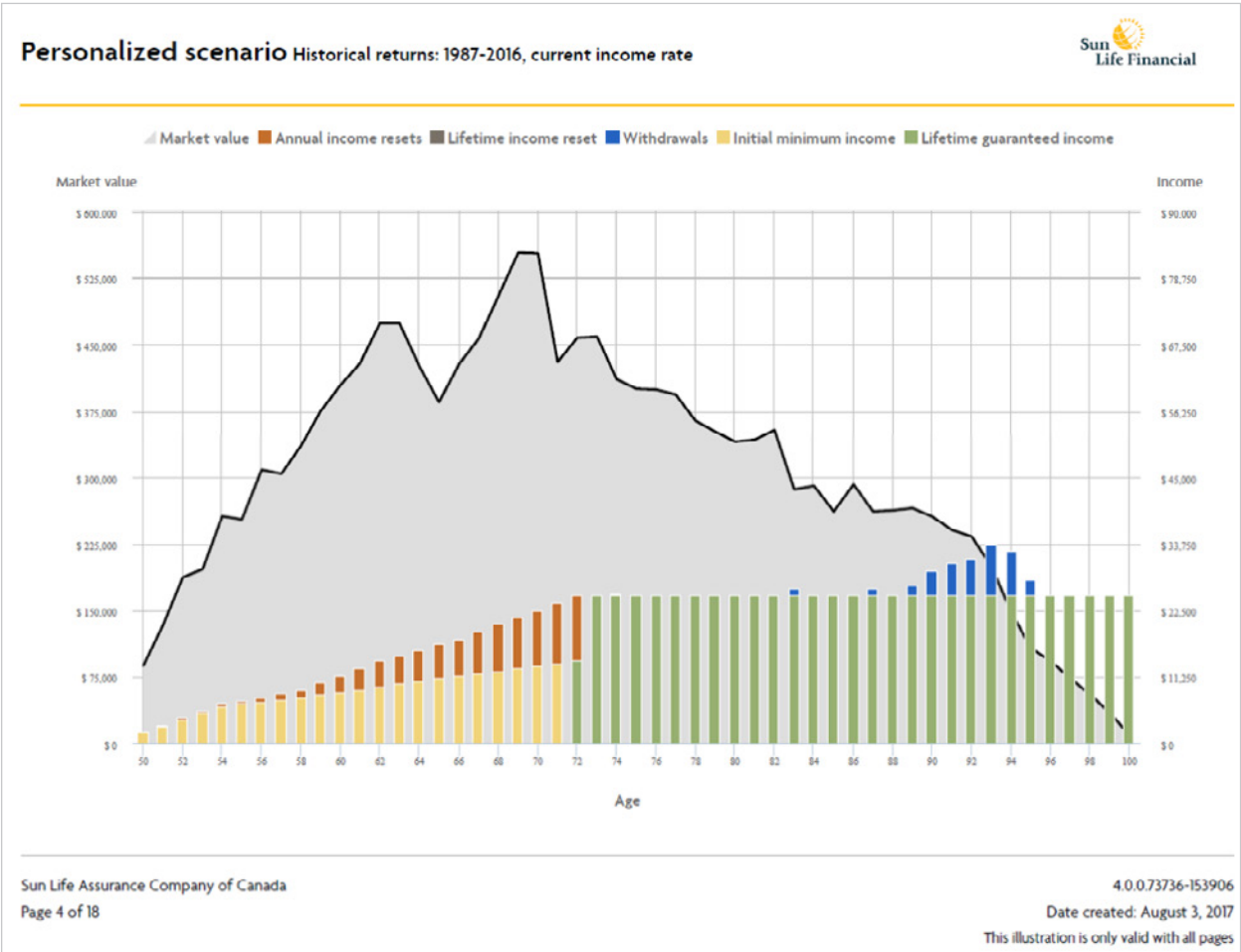
View report

Before selecting **View report**, add your business card information so it's included on the Client report.

Check out the **additional resources** to help you complete the sale!

Client report

There are two key sections of the Client report starting on page four: the **Personalized scenario** and **Negative scenario** sections. The **Personalized scenario** section captures detailed information related to the illustration you've run. The **Negative scenario** section includes all of the same information as the **Personalized scenario** section but assumes a -2% market return with a decreasing income rate scenario. The **Negative scenario** section is included to show Clients what their investment and income could look like during times of poor market conditions.



This page presents the graph for the **Personalized scenario**.

Refer to the **Understanding the graph** section for more details about the graph.

Client report

The following pages outline the convenient Set, Reset, Collect process.

Personalized scenario Historical returns: 1987-2016, current income rate
(continued)

INITIAL MINIMUM INCOME

This chart shows how your lifetime guaranteed income increases by delaying your income start date. This shows the minimum income you could receive if you elect income at any of the following ages. This does not take into consideration resets, which you could receive through a combination of market value and interest rate movements. These minimums are guaranteed at the time of deposit.

Year	Age	Annual minimum income (\$)
2017	65	3,270
2018	66	3,430
2019	67	3,650
2020	68	3,880
2021	69	4,150
2022	70	4,440

RESET CALCULATION – From initial deposit to election at age 70

This reset calculation happens every year until you decide to take income. We do this calculation for every age. Resets, rates and performance shown in this illustration are not guaranteed. On your anniversary date, if your potential minimum income [market value x lifetime income rate] is greater than your current minimum income, we reset your minimum income higher. The lifetime income reset is the final reset that you receive when you elect income, which determines your lifetime guaranteed income.

Reset date	Age	Current minimum income for age 70 (\$)	Market value (\$)	Lifetime income rate	Potential minimum income (\$)	Reset	Reset new minimum income (\$)
August 3, 2018	66	5,305 *	128,460	4.21%	5,408	Yes	5,408
August 3, 2019	67	5,810 *	151,957	4.02%	6,109	Yes	6,109
August 3, 2020	68	6,493 *	153,654	3.84%	5,900	No	6,493
August 3, 2021	69	6,861 *	168,127	3.68%	6,187	No	6,861
August 3, 2022	70	6,861	172,228	3.56%	6,131	No	6,861

Lifetime income reset that establishes lifetime guaranteed income when you elect income:

December 31, 2022	70	6,861	171,433	3.96%	6,789	No	6,861
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* Current minimum income value changed due to additional transactions.
Rates shown are not guaranteed, income is only guaranteed when a deposit is made.

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Personalized scenario Historical returns: 1987-2016, current income rate
(continued)

INCOME DETAILS

Year	Age	Return	Deposits (\$)	Total withdrawals (\$)	Dec. 31 market value (\$)	Lifetime guaranteed income (\$)	Death benefit guarantee (\$)
2017	65	4.06%	110,000	-	111,840	-	82,500
2018	66	8.26%	10,000	-	131,903	-	90,000
2019	67	10.81%	10,000	-	157,247	-	97,500
2020	68	-11.94%	10,000	-	147,278	-	105,000
2021	69	10.52%	10,000	-	173,829	-	112,500
2022	70	-1.38%	-	-	163,156	6,861	107,068
2023	71	22.13%	-	8,278 *	390,429	6,861	102,324
2024	72	-1.44%	-	10,055 *	377,678	6,861	96,867
2025	73	10.43%	-	9,595 *	386,298	6,861	91,972
2026	74	11.65%	-	10,302 *	397,340	6,861	87,257
2027	75	7.70%	-	11,189 *	201,316	6,861	82,566
2028	76	6.14%	-	11,705 *	201,565	6,861	77,964
2029	77	10.48%	-	12,054 *	210,311	6,861	73,631
2030	78	0.01%	-	12,976 *	197,351	6,861	69,688
2031	79	-10.21%	-	12,552 *	164,981	6,861	64,322
2032	80	-9.50%	-	10,856 *	138,757	6,861	59,777
2033	81	11.05%	-	9,465 *	144,292	6,861	55,973
2034	82	6.70%	-	10,316 *	143,538	6,861	52,184
2035	83	10.71%	-	10,393 *	147,983	6,861	48,194
2036	84	9.62%	-	11,409 *	150,507	6,861	45,089
2037	85	-0.12%	-	12,161 *	128,172	6,861	41,443
2038	86	-22.23%	-	11,758 *	96,428	6,861	37,190
2039	87	12.19%	-	8,669 *	99,143	6,861	34,081
2040	88	5.90%	-	9,488 *	95,341	6,861	30,948
2041	89	-5.10%	-	9,734 *	80,906	6,861	27,674
2042	90	3.57%	-	8,892 *	74,793	6,861	24,700
2043	91	6.22%	-	8,915 *	70,336	6,861	21,868
2044	92	5.02%	-	9,186 *	64,525	6,861	19,102
2045	93	-1.19%	-	9,350 *	54,446	6,861	16,312
2046	94	3.63%	-	8,897 *	47,415	6,861	13,708
2047	95	4.05%	-	8,929 *	40,303	6,861	11,197
2048	96	8.26%	-	8,061 *	35,315	6,861	9,063
2049	97	10.81%	-	7,063 *	31,737	6,861	7,150
2050	98	-11.94%	-	6,861	21,471	6,861	5,647
2051	99	10.52%	-	6,861	16,545	6,861	3,937
2052	100	-1.38%	-	6,861	9,500	6,861	2,292

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SET – We set an initial minimum income based on the Client’s initial deposit. The chart under **initial minimum income** shows the potential income the Client could receive each year leading up to electing lifetime guaranteed income. The last row of the chart is the starting point for the first reset.

RESET – Every year leading up to the election of income, a reset to the Client’s potential minimum income will occur. The **reset calculation** section provides details of each reset including the lifetime income reset (final reset) that establishes the Client’s lifetime guaranteed income when they elect income.

COLLECT – The **income details** section includes all of the transactions, market value, lifetime guaranteed income and death benefit guarantee from the Client’s current age until age 100. The **Contract entering guaranteed payment phase** bar represents the point when the lifetime guaranteed income continues even though there’s no contract market value.

Transaction types

There are a variety of transaction options available.

NOTE

All transactions occur at, and are based on, the market value at the beginning of each year.

Deposits

You can add a lump-sum deposit, recurring deposits or both to this contract. A lump-sum deposit is a single deposit in the year you selected. Recurring deposits are multiple deposits that repeat every month or year depending on the duration and frequency selected.

Withdrawals

You can create a one-time withdrawal from the product. This could have a negative impact on the lifetime guaranteed income.

Elect lifetime guaranteed income

This transaction allows you to select the age the Client would like to start receiving lifetime guaranteed income. This can be done through the **Add transactions** dropdown or by selecting the **Elect income at this age** button beneath the graph.

Tips:

For the **RRSP to RRIF plan type**, the Client must elect income by age 72 to satisfy the RRIF MAP.

For the **RRIF plan type**, the Client must elect income at their current age or the following year to satisfy the RRIF MAP.



For more information, contact your Wealth Sales Team or:

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Email supportwealth@sunlife.com

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