

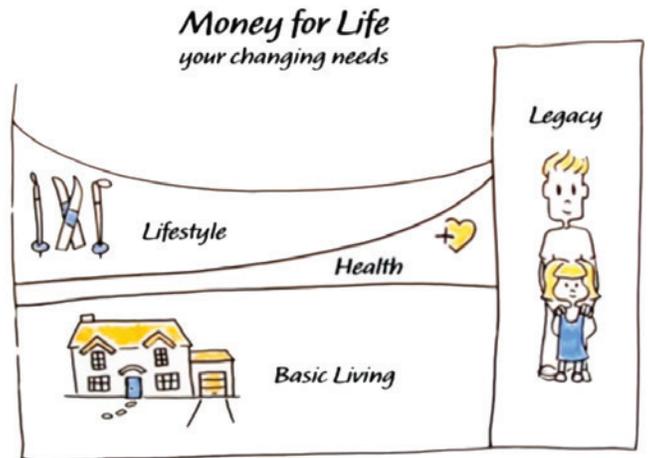
Money for Life

ADVISOR USE ONLY

LET'S TALK LEGACY NEEDS IN RETIREMENT

START THE CONVERSATION

- How do you want to be remembered? Would you like to provide a financial gift to loved ones or a favourite charity? Do you want to be remembered for the special times you shared with those around you? Have you considered how you'll pay your final expenses? With **Money for Life** – Sun Life Financial's customized approach to your financial and retirement planning¹ – you can help ensure you're remembered in the way that matters most to you, knowing that your legacy needs are covered.
- Leaving a legacy doesn't have to impact your retirement lifestyle. Let me show you how you can enjoy the retirement lifestyle you want while planning for your legacy.
- Everyone's legacy will be different but one thing's the same – with a realistic plan in place, you'll make things easier for your loved ones after you're gone. Let's create a plan to help you retire with confidence and leave a tax-efficient legacy.



SHED LIGHT ON THE RISKS

As we work together to create your retirement plan, it's important to consider the risks.



LONGEVITY RISK – you may need retirement income for 30+ years and you don't want to run out of money.



INFLATION RISK – higher costs of living could mean you'll pay more for the things you need in retirement.



MARKET RISK – negative early returns in retirement could dramatically decrease the value of your retirement portfolio.



HEALTH RISK – emerging health expenses can cut into your legacy plans.



MORTALITY RISK – having a legacy plan in place to replace lost income can help your spouse or partner if you die first.



DID YOU KNOW?

Two things in life are guaranteed – death and taxes. Your estate will be taxed the year you (or your surviving spouse) die and up to 50% of your assets may be required to cover the taxes. Any other unpaid debt will also be collected from your estate before anyone can access it, further reducing the size of your legacy.

I can help you make a legacy plan to address your goals and provide solutions for a tax-efficient transfer of your estate.

Life's brighter under the sun

Sun
Life Financial

EXPLAIN THE CONCEPT: ESTATE PRESERVATION

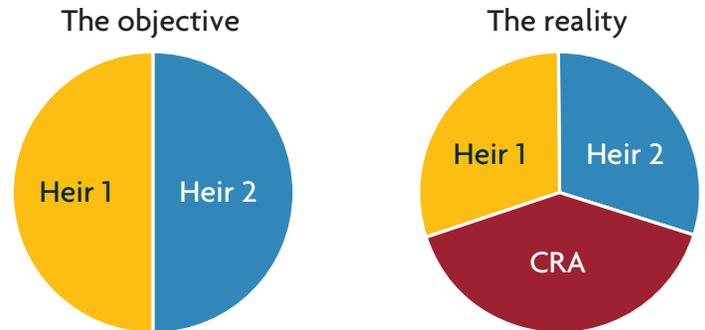
Like many Canadians, you've worked hard to accumulate assets for your retirement and may hope to leave a legacy. But the final value of your estate may not be as much as you expect. Taxes on your estate could consume a significant portion of your legacy, leaving your heirs with less than you intended.

Depending on the province you live in:

- registered assets are taxed at up to 50% (based on the estate's tax bracket), and
- capital gains on assets like a cottage or vacation property are taxed at up to 25%.

Let life insurance pay your taxes so your legacy is passed to your loved ones intact.

- Insurance can provide a cost-effective way to pay for the expected tax liability at death, ensuring that your hard-earned assets can be transferred to the people who matter most to you – according to your wishes.
- Life insurance will immediately increase the overall value of your estate and preserve your assets for your beneficiaries or favourite charities.



PRESENT THE SOLUTION

Take some time to think about the type of legacy you want to leave behind, or create today. Once you set your legacy goals, I can help you:

MAKE THINGS EASIER

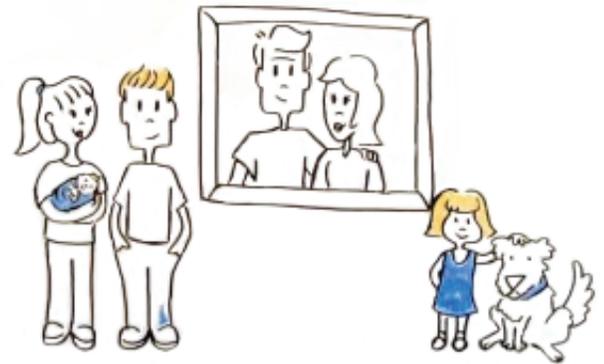
- The asset protection plan and individual investment shelter strategies can help you leave a death benefit to help with the expenses of transferring your estate and investments.
- The personal retirement account and insured annuity strategies can help you bridge retirement income needs, and leave a death benefit to help with final expenses.

LEAVE A FINANCIAL GIFT BEHIND

- Planned giving to a charity or organization can be complicated. I can help connect you with the right professionals to complete the process.
- A trust or payout annuity can control how and when a beneficiary receives payments (e.g. an annuity can spread payments over 20 years, a trustee can be appointed to own assets until the grandchild turns 18). An annuity could also bypass probate.

CREATE MEMORIES NOW

- A term certain payout annuity can allow you to gradually transfer your estate while you're alive, and after you're gone.
- Setting up a registered education savings plan (RESP) now can help your children and grandchildren save for their future education.



? DID YOU KNOW?

In the past, life insurance was only issued to people age 65 and under. Today, Sun Life Financial underwrites insurance policies for people up to age 80, allowing more people in retirement to create a legacy plan.

I'm here to help you plan for the retirement lifestyle you want while planning for your legacy.

¹ Only advisors who hold CFP (Certified Financial Planner), CH.F.C. (Chartered Financial Consultant), F.P.I. (Financial Planner in Quebec), or equivalent designations are certified as financial planners.

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