

# Redefine retirement



## You've lived life by your rules, now retire by them too

The times, they are a-changin'. Retirement is an exciting time and a payout annuity from Sun Life can help give you the freedom to focus on the things you want, with the stability and security of a guaranteed income.

## Sometimes, it's nice to follow

Once you've purchased a payout annuity, you can let Sun Life lead the way. Without the need to manage your investment, you can rest assured that we'll take care of the rest.

**So, get your boogie on!** Talk to your advisor today about how a payout annuity will fit into your retirement plan.

Learn more about payout annuities at [www.sunlife.ca](http://www.sunlife.ca)



Life's brighter under the sun

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**Payout Annuities**  
A Money for Life™ solution





Dinner at four, bed at nine?

Try dinner at **nine**,  
bed at **four**.

### Retire what it meant to be retired.

Trade in the notion of an early-bird special and cut a rug. Retirement isn't what it used to be. A payout annuity from Sun Life's **Money for Life**™ retirement products can give you a guaranteed cheque every month for the rest of your life – giving you the freedom to learn new moves and show everyone there's more to you than senior's discounts and an early bed time.

### Free your time and live your life

A payout annuity turns your retirement savings into a competitive and secure retirement income, without putting your money at risk. You can receive guaranteed payments that will never decrease and will last a lifetime – part of a worry-free solution to your retirement income needs.

Learn more about payout annuities at [www.sunlife.ca](http://www.sunlife.ca).

## Don't worry about the basics in your solid gold(en) years

People may have different plans for retirement, but everyone wants to enjoy it and no one wants to worry about covering basic expenses. We offer lots of choices to help you create a plan that suits your income needs.

A life annuity can be part of your overall retirement plan. It can offer flexibility and help you prepare for the type of retirement you want.

Choose the type of annuity\* that works best for you. We offer the following Money for Life™ annuities:

- **Life annuity** – guaranteed payments for life.
- **Joint life annuity** – guaranteed payments for the lives of you and your joint annuitant.

We also offer term certain annuities:

- **Term certain annuity** – guaranteed payments for a specified period.

Purchase the annuity with any combination of the following registered or non-registered investments:

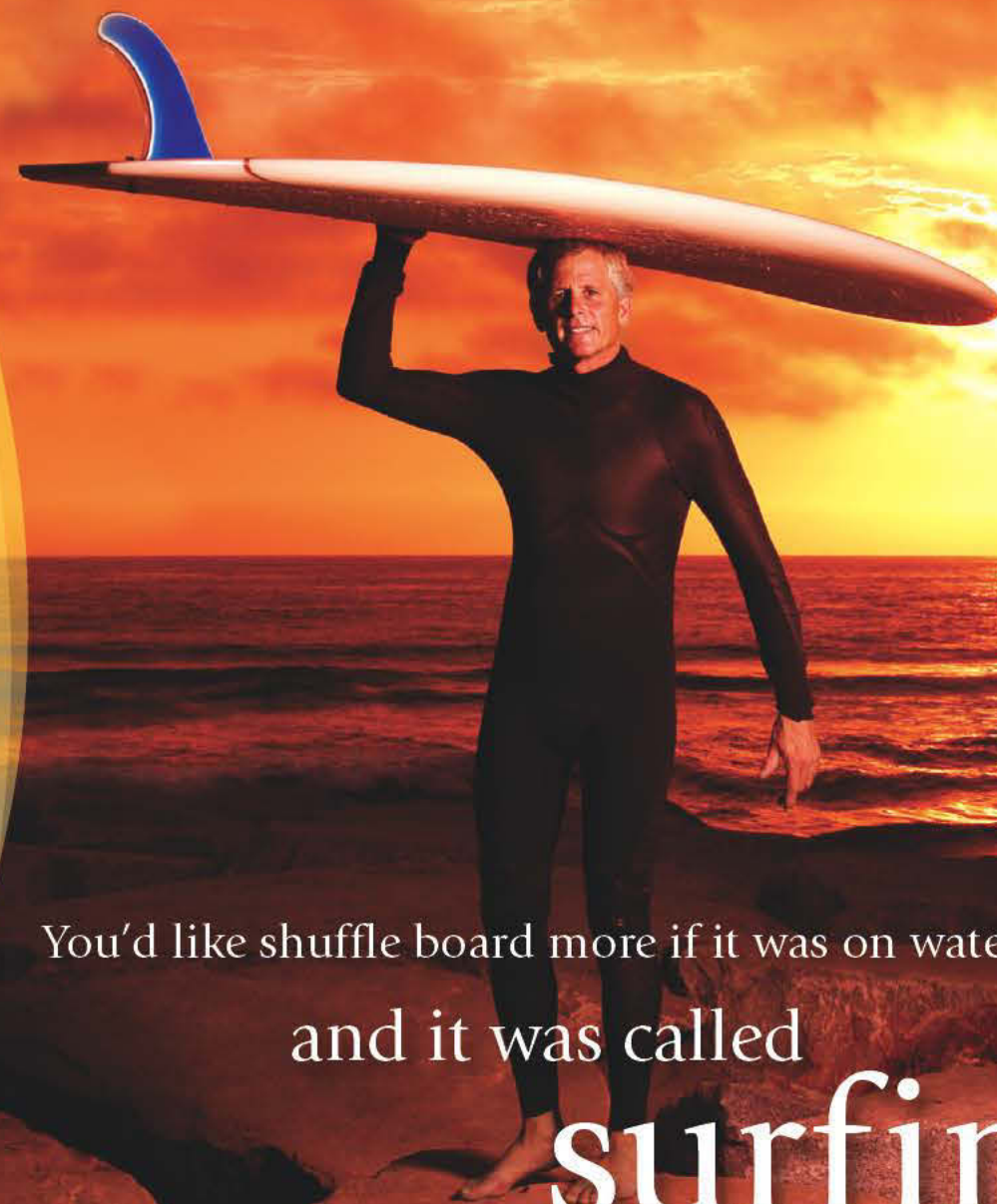
### Registered funds

- Registered Retirement Savings Plan (RRSP)
- Registered Pension Plan (RPP)
- Registered Retirement Income Fund (RRIF)
- Life Income Fund (LIF)
- Locked-in Retirement Income Fund (LRIF)
- Deferred Profit Share Plan (DPSP)
- Locked-in RRSP/ Locked-in Retirement Account (LIRA)

### Non-registered funds

- Savings
- Investments

\* Legislation may affect the type of payout annuity you can buy, depending on the source of the money you use to purchase it.



You'd like shuffle board more if it was on water...

and it was called

surfing.

There's nothing wrong with mall-walking...

when your **motorcycle**  
breaks down.



## Would you rather hustle or ride the soul train? Why not do both?

With so many options, you can feel comfortable knowing the payout annuity you select is right for you. You can choose from monthly, quarterly, semi-annual or annual payments, and based on your income needs, select which payment option works best:

- **Level payments** – payments remain the same.
- **Indexed payments** – payments increase each year by a specified percentage to help offset inflation.
- **Reducing payments** – you and your joint annuitant receive a higher income while both of you are alive. If one of you dies, the income reduces.
- **Integrated payments** – you receive larger payments before you receive government retirement benefits. Once those benefits start, payments decrease.

Your payment amount depends on various factors, including age, gender, the amount of money used to buy the annuity, interest rates and the type of annuity you select.

## What is the guaranteed period feature?

A guaranteed period for a life annuity ensures your beneficiary receives a death benefit if you die (or in the case of a joint annuity, you and your joint annuitant both die) before the guaranteed period ends.

Depending on the annuity you choose, and the source of the funds used to purchase the policy, the death benefit may be a continuation of income payments or a lump sum. If you live beyond the end of the guaranteed period, we'll make payments for the rest of your life. You choose the length of the guaranteed period when you buy the policy.

For term certain annuities, payments are guaranteed for the term you choose. If you die during the guaranteed term, we'll pay your beneficiary a death benefit.

Sun Life payout annuities offer:

- **Security** – guaranteed payments for life or a period you choose.
- **Simplicity** – no active investment management required on your part. Your income won't be affected by interest rates or the markets.
- **Stability** – peace-of-mind knowing you can depend on regular income.
- **Value** – choose a guaranteed period that's long enough to ensure you and your beneficiaries will get back the money you put in.