

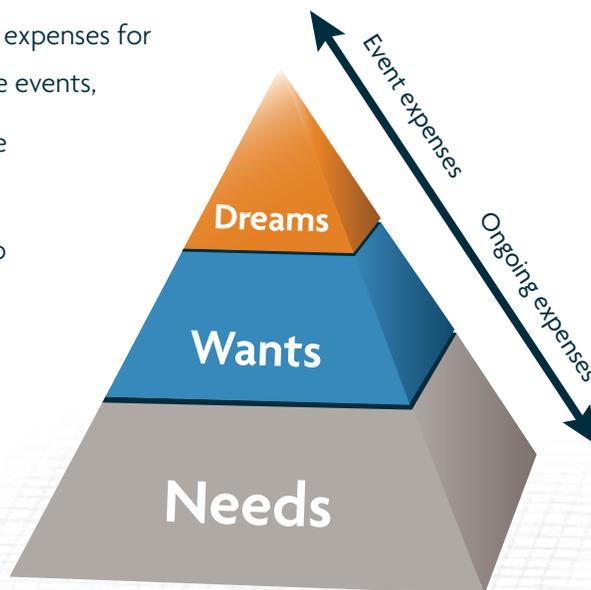
Create your own unique retirement blueprint

This easy-to-use workbook can help you determine where you want to be in retirement and how you will get there – serving as your retirement blueprint for years to come.

As you proceed, consider your immediate needs during the next 5 to 10 years, but don't lose sight of the big picture. Here's your chance to really think about those basic needs, wants, and dreams that are important to you. This workbook will help you and your advisor:

- determine your retirement expenses for both ongoing and one-time events,
- uncover ways to fund these expenses, and
- ensure income flexibility to meet your changing needs.

Together you can create a retirement blueprint that can lay the foundation for a solid income plan that is unique to you.



Let's get started now.

NAME

DATE

CURRENT AGE

DESIRED RETIREMENT AGE

Ensure income flexibility to meet your changing needs

When you retire you may want to live an active lifestyle and spend even more than you did while you were working. Such a lifestyle may be followed by a slowdown in spending which could, in turn, be followed by the need for more income. Whatever your situation, it's important to consider what your spending patterns will be in retirement and to build in enough flexibility to afford the type of retirement you dream about.

Have you thought about...

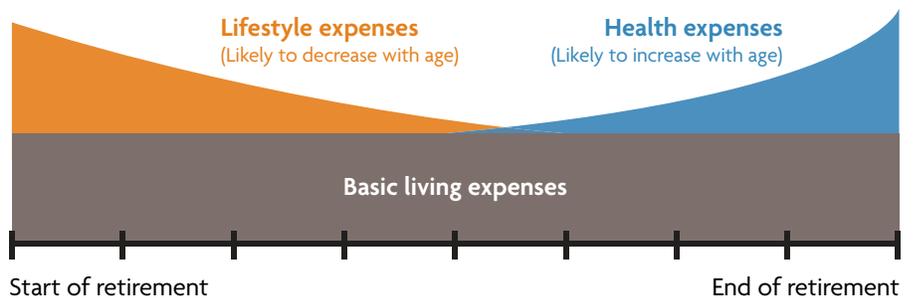
Do you need additional insurance to provide more protection for your family?

Do you need to protect against unexpected health costs?

Your advisor and Sun Life Financial can help you develop your own retirement blueprint that meets all your income needs and also addresses your tolerance for investment risk.

Fluctuating income needs over time

For most people, retirement income needs will change over time as lifestyle needs and costs change. Everyone has a need for ongoing income to cover basic living costs. Many retirees have an increased income need early in retirement when they want to travel and are pursuing active lifestyles. These expense needs will likely be replaced by a need for income to cover increasing health-care costs later in retirement.



What you need is an income that is:

- **certain enough** to last over a long lifetime, and
- **flexible enough** to address your changing needs.

No one solution will meet all your needs. You will likely need a combination of Canada Pension Plan/Quebec Pension Plan income, pension income and a variety of other income product solutions.

Determine your retirement expenses...

Your expenses in retirement will consist of ongoing expenses and expenses related to one-time events. Think about the things you're planning to do in retirement and how much they will cost. If your guaranteed sources of income do not cover your expense needs, then you have an income gap and will need to look to other asset sources that can be converted to an annuity income stream. Remember – these expenses will increase over time due to the effect of inflation.

What are your ongoing expenses?

	Estimated monthly cost at retirement	Estimated annual cost at retirement
Housing (mortgage or rent)	\$	\$
Utilities	\$	\$
Groceries	\$	\$
Medical (prescription, fitness)	\$	\$
Insurance premiums (health, auto, home owner, life, long-term care)	\$	\$
Clothing	\$	\$
Products and services	\$	\$
Taxes (property taxes, income taxes)	\$	\$
Transportation	\$	\$
Recreation/hobbies/education	\$	\$
Vacation/travel	\$	\$
Entertainment/dining out	\$	\$
Club dues	\$	\$
Home improvement and maintenance	\$	\$
Other:	\$	\$
	\$	\$
	\$	\$
TOTAL ONGOING EXPENSES	\$	\$

... and uncover ways to fund them

What are your one-time event expenses?

	When? In how many years?	Estimated cost
Vacation home		\$
Travel		\$
Start-up business		\$
Grandchildren's education		\$
Other gifts to family members or trust contributions		\$
Wedding		\$
Other medical		\$
Other:		\$
		\$
		\$
		\$
TOTAL ONE-TIME EVENT EXPENSES		\$

What guaranteed income can you count on?

Estimated income at retirement by source	Self	Spouse	TOTAL
CPP/QPP/Old Age Security	\$	\$	\$
Pension plans	\$	\$	\$
Annuity income	\$	\$	\$
TOTAL GUARANTEED INCOME	\$	\$	\$ B

Do you have an income gap?

Reminder: one-time event expense needs will also affect an income gap.

A	–	B \$	=	\$
TOTAL ONGOING EXPENSES		TOTAL GUARANTEED INCOME		INCOME GAP

What assets below could be converted to generate additional guaranteed income?

	Approximate current value	Targeted amount
Personal assets		
Stocks	\$	\$
Bonds	\$	\$
Managed accounts	\$	\$
Cash (savings/chequing accounts)	\$	\$
Mutual funds	\$	\$
Guaranteed savings (guaranteed investment certificates/accumulation annuities)	\$	\$
Registered retirement savings plans (RRSP)	\$	\$
Other	\$	\$
Employer sponsored		
Pension plans (defined contribution), stock ownership plans	\$	\$
Potential assets		
Inheritance	\$	\$
Real estate (property sales)	\$	\$
TOTAL ASSETS	\$	\$

Consider turning some of your assets into guaranteed income to cover ongoing and one-time events.

Your advisor and Sun Life Financial are here to help you work through your retirement needs and goals.

For more information and resources, visit www.sunlife.ca/MyFinancialPlan | Call 1 877 SUN-LIFE (1 877 786-5433)

We're dedicated to helping you achieve lifetime financial security.

Sun Life Financial (TSX: SLF) is a leading international financial services organization providing a diverse range of life and health insurance and investment solutions to individuals and corporate customers.

Life's brighter under the sun

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