

Your relationship with Sun Life and your advisor is important for helping you build a strong financial future. This brochure outlines some important details you need to know about working with Sun Life and your advisor.

We value your opinion. If you need to file a complaint, please visit [sunlife.ca/en/support/how-to-make-a-complaint/](https://www.sunlife.ca/en/support/how-to-make-a-complaint/) for detailed instructions.

Putting our knowledge to work for you

Your advisor can help you build a plan and make the right decisions to build and protect your savings.

You'll benefit from working with a dedicated professional who is licensed and meets all the requirements for the province or territory in which they do business. Your advisor is also committed to ongoing education and training to keep up to date on the issues and trends to help you achieve lifetime financial security. We also encourage advisors to achieve additional professional designations.

About Sun Life

Sun Life Financial Distributors (Canada) Inc. ("SLF Distributors"), Sun Life Financial Investment Services (Canada) Inc. ("SLF Investment Services") and Sun Life Financial Trust Inc. are wholly-owned subsidiaries of Sun Life Assurance Company of Canada.

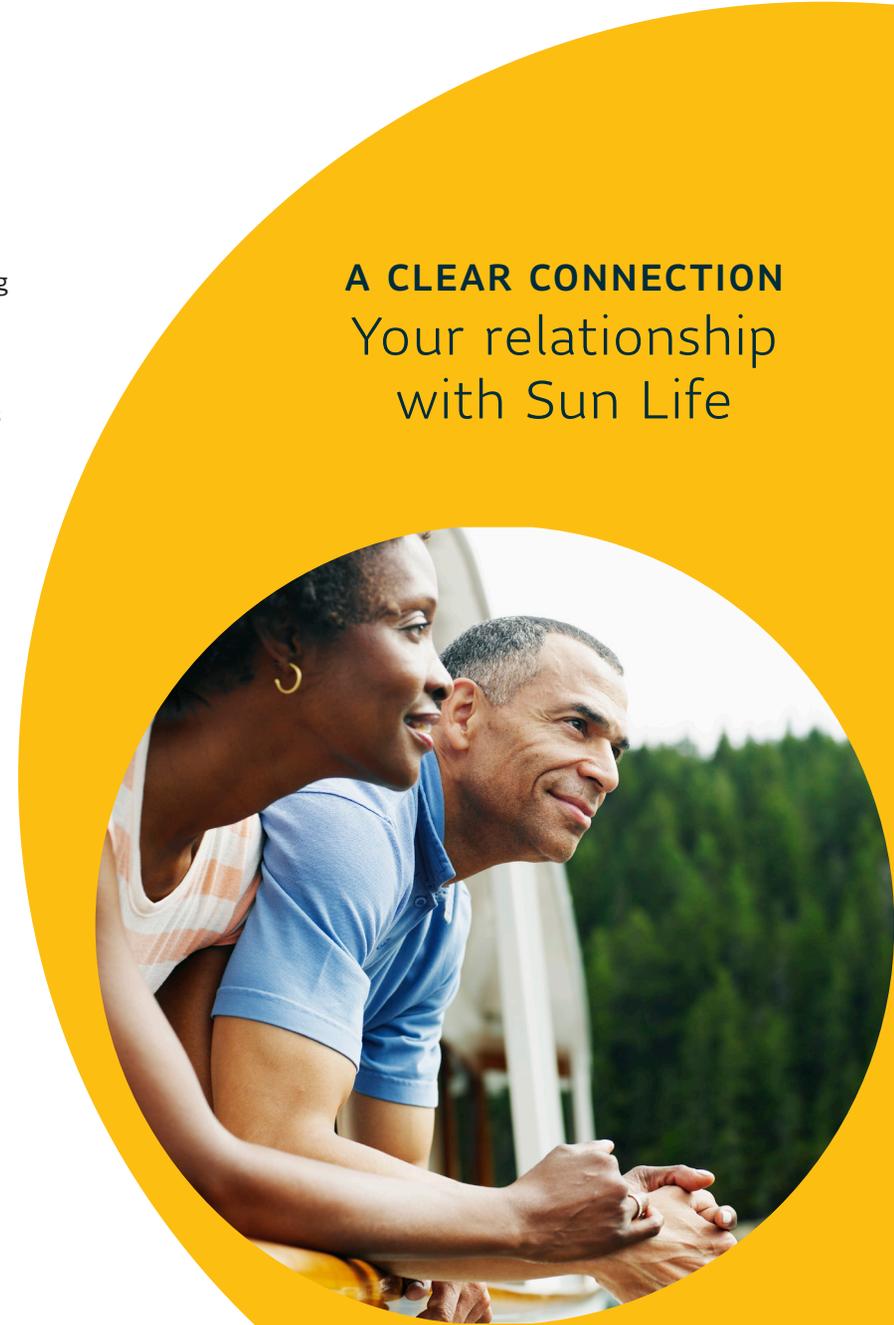
SLF Investment Services offers mutual funds managed by various investment fund managers, including SLGI Asset Management Inc. (SLGI). SLF Investment Services and SLGI are affiliates and are indirectly wholly-owned subsidiaries of Sun Life Financial Inc.

SLF Investment Services is a mutual fund dealer and only Sun Life advisors contracted with SLF Investment Services can sell mutual funds.

SLF Distributors is registered as a firm in Quebec in the following categories: insurance of persons, group insurance of persons and financial planning. SLF Investment Services is registered in Quebec as a mutual fund dealer.



A CLEAR CONNECTION
Your relationship
with Sun Life



Paying your premiums

You can pay your premiums in many ways. This includes by cheque, bank draft, preauthorized cheque (PAC) and other methods.

If you receive a payment, it will always be issued from the applicable Sun Life company.

To protect you and your advisor, your Sun Life advisor will never:

- Accept cash
- Accept endorsed cheques
- Accept cheques made out in the advisor's name
- Borrow from or lend money to you

How does my advisor get paid?

Your advisor earns commissions or fees on the products they sell for Sun Life, as well as other insurers. Your advisor may be an employee of Sun Life or an independent contractor under contract with Sun Life. Employees are compensated by salary. Independent contractors earn commissions or fees on the products they sell for Sun Life, as well as other insurers.

Advisors may also receive referral fees, sales bonuses, and non-cash benefits such as sales conventions that involve travel, based on various factors like volume of business sold.

What happens if my advisor leaves or retires?

If your advisor moves on, we're still here for you. We'll provide you with a new advisor who can help you continue on your financial journey.

What if there's a conflict of interest?

A conflict of interest can happen when an advisor or Sun Life Financial Distributors (Canada) Inc. may be influenced to place their own interests ahead of yours. When we identify a conflict of interest, we'll try to address it in your best interest. If we can't, we'll avoid the conflict altogether.

Tracking your contracts and accounts

You'll receive regular statements for your Sun Life products. Review the information carefully. If you have questions or concerns about your statement, talk to your advisor or call our Client Care Centre.

Solutions you can trust

Your advisor can offer you a suite of trusted products from the Sun Life group of companies.

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The following products are issued by Sun Life Assurance Company of Canada and distributed by Sun Life Financial Distributors (Canada) Inc.

- Life insurance
- Critical illness insurance
- Long-term care insurance
- Personal health insurance
- Segregated fund contracts
- Annuities

Guaranteed investment certificates are issued by Sun Life Financial Trust Inc.

Your advisor may also offer you mutual funds distributed by Sun Life Financial Investment Services (Canada) Inc.

Prospr by Sun Life™ is a business division and trade name of Sun Life Financial Distributors (Canada) Inc. and Sun Life Financial Investment Services (Canada) Inc. Prospr by Sun Life™ operates a digital platform helping Clients with their wealth, health and protection goals. It helps Clients through online tools and by connecting them virtually with licensed advisors for personalized advice. Prospr by Sun Life™ offers a tailored set of products, including mutual funds, life insurance, health insurance and wellness services. For more information, contact the Prospr by Sun Life Advisor Team.

More products and services

Your Sun Life advisor may also offer or provide you access to products and services from other financial institutions, including:

- RRSP loans through National Bank of Canada and B2B Bank Financial Services Inc.
- All-in-One Account and conventional mortgages on referral through National Bank of Canada.
- Disability income insurance issued by RBC Life Insurance Company and The Edge Benefits Inc.
- Personal health insurance, group insurance, group pension, and annuity contracts issued by any insurance company.
- Insurance policies Sun Life Assurance Company of Canada has declined to insure that can be placed with external insurers through IDC Worldsource Insurance Network Inc. (formerly Copoloff Insurance Agencies Inc.).
- Home and auto insurance referrals through Allstate Insurance Company of Canada.
- Accommodation of third-party insurance products on an approved basis.
- Access to stock and bond advice through a Credential Qtrade Securities Inc. registered representative.

Your privacy is our responsibility

At Sun Life, we're committed to the highest standards of professional ethics. We take great care to protect your personal information and ensure the information we collect is accurate, up to date, confidential and secure.

Protecting your privacy

Only those who need your personal information to provide you with the highest level of service will access this information. This may include our advisors and their support staff, members of our financial centre teams, and head office staff.

Our employees and advisors must comply with high standards regarding the privacy of your personal information, as outlined in our privacy policy.

When you purchase a product through your Sun Life advisor, you'll receive an application form and other material that will include a privacy policy. Review this material about how we handle your personal information. We may use our strengths in our worldwide operations and in our negotiated relationships with third-party providers to help us manage your personal information and service some of our Clients. In some instances, our employees, distribution partners such as advisors, third-party service providers, and our reinsurers may be located in jurisdictions outside Canada. That's when your personal information may be subject to the laws of those foreign jurisdictions. To find out about our privacy practices, visit sunlife.ca.

Want more information?

If you want to...	Get started here...
Contact our Client Care Centre	1-877-SUN-LIFE (1-877-786-5433)
Learn more about products and services	sunlife.ca
Talk to an advisor	Use the TALK TO AN ADVISOR form on sunlife.ca
Go paperless	sunlife.ca/paperless
Opt out of special offers	1-877-SUN-LIFE (1-877-786-5433)
Share feedback	sunlife.ca/contactus
Look up our privacy policy	Visit sunlife.ca or email privacyofficer@sunlife.com
Download the mySunLife app	Free to download from the Apple App Store and Google Play