A CLEAR CONNECTION

Your relationship with Sun Life

Sun Life

Paying your premiums

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

If you receive a payment, the applicable Sun Life company will always issue that payment.

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

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

How does my advisor get paid?

Your advisor may get paid in one of two ways. Advisors employed by Sun Life are salaried and may earn a bonus. Face-to-face Sun Life advisors are independent contractors. They earn commissions or fees.

Advisors may also receive referral fees for 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?

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

What if there's a conflict of interest?

A conflict of interest can happen when an advisor or Sun Life may be influenced to place their own interests ahead of yours. When we identify a conflict of interest, we'll address it in your best interest. If we can't, we'll avoid the conflict altogether. Where required, we will notify you of the conflict of interest in a timely manner.

Tracking your contracts and accounts

You'll receive regular statements for products and services offered through Sun Life. 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 products from the Sun Life group of companies.

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 issued by Sun Life Financial Trust Inc.

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

Your advisor may offer you investment products distributed by Sun Life Canada Securities 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 hybrid 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 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 advisor may also offer or provide you access to products and services from other financial institutions, including:

- 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.
- Accommodation of third-party insurance products on an approved basis.
- 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. a division of Worldsource Wealth Management, a wholly-owned subsidiary of Desjardins Group.*

*Sun Life advisors may offer products from Assumption Life, Canada Life Assurance Company, Canada Protection Plan Inc. from Foresters Financial, Equitable, Humania Assurance Inc., iA Financial Group, ivari and Manulife.

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.

Respecting your privacy

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to:

- develop and deliver the right products and services;
- enhance your experience and manage our business operations;
- perform underwriting, administration and claims adjudication;
- protect against fraud, errors or misrepresentations;
- tell you about other products and services; and
- meet legal and security obligations.

We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. If you and another individual engage an advisor together, your personal information will be shared with that other individual. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at sunlife.ca/privacy or call us for a copy.

About Sun Life

Sun Life Financial Distributors (Canada) Inc. ("SLFDI"), Sun Life Canada Securities Inc. ("Sun Life Canada Securities") and Sun Life Financial Trust Inc. are wholly-owned subsidiaries of Sun Life Assurance Company of Canada. Sun Life Financial Investment Services (Canada) Inc. ("SLFISI") is an indirectly, wholly owned subsidiary of Sun Life Financial.

SLFISI offers mutual funds managed by various investment fund managers, including SLGI Asset Management Inc. ("SLGI").

SLFISI is a mutual fund dealer and Sun Life advisors contracted with SLFISI can only sell mutual funds and exchange traded funds.

Sun Life Canada Securities is an investment dealer and Sun Life advisors contracted with Sun Life Canada Securities can sell individual securities, exchange trade funds, bonds, guaranteed investment certificates and mutual funds, including funds managed by SLGI.

SLFISI and Sun Life Canada Securities are affiliated with SLGI, an indirectly, wholly owned subsidiary of Sun Life Financial.

SLFDI can sell segregated funds and guaranteed investment certificates. In Quebec, SLFDI is registered as a firm in the following categories: insurance of persons, group insurance of persons and financial planning.

Your relationship with Sun Life and your advisor is important for helping you build a strong financial future.

Putting our knowledge to work for you

Your advisor can help you create 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 current issues and trends to help you achieve lifetime financial security. We encourage advisors to attain additional professional designations.

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/ for detailed instructions.

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 my Sun Life app	Free to download from the Apple App Store and Google Play

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